HANDBOOKS · FOR · THE · CLERGY

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Handbooks for the Clergy

EDITED BY

ARTHUR W. ROBINSON, B.D.

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BY THE TOWER

CHARITABLE RELIEF

CHARITABLE RELIEF

BY THE

REV. CLEMENT F. ROGERS, M.A.

LONGMANS, GREEN, AND CO.
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PREFACE

It has been my aim in writing the following pages to get at principles rather than to give rules; to treat the subject, that is, from the religious point of view in order to reach the foundation necessary for efficiency in practice. It has not seemed to me necessary to insert more than a few typical illustrations drawn from personal observation, but I do not think that I have in any case made a general statement without having at least one definite instance of its truth in my mind as I wrote.

I have written in the hope that I may at least do something to enable the clergy to realise the extreme difficulty of the work of Charity, and the necessity for study and training for success in any of its branches. Even more saddening than the harm done by well-intentioned ignorance, is the thought of what might be done by tremendous forces at the disposal of the Church, which at present are well-nigh unused. The day will come, I hope, when the clergy will realise the necessity of an education in social

work as the result of a more scientific treatment of Pastoral Theology. Is it premature to suggest that, just as pupil teachers attend training centres and visit practising schools, so the clergy during the period of their diaconate (which might if necessary be extended) should be encouraged to attend a course of lectures in social science, and to take part in practical work under suitable guidance? The gain to the Church, and to the poor, would be immense.

I have to thank all those with whom I have been associated in charitable work for the help, direct and indirect, that I have received from them. Especially would I acknowledge my indebtedness to the London Charity Organisation Society. Till I learned from it, all my efforts seemed to be directed to the detection of imposture; it was by working in the office of one of its District Committees that I realised how, in co-operation with others, it is possible to grapple with distress at close quarters, to relieve it, and to cure it.

C. F. R.

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CHAPTER I

THE CHRISTIAN CONCEPTION OF CHARITY

I

It is argued by some that charity, using the word in its popular and restricted sense, is no part of a clergyman's work. The administration of relief and the cure of distress, they say, are matters for lay people, or for the State, to see to; the clergyman's duties are spiritual, and it is not right that he should be occupied with serving tables. The mixing up of material things with matters of religion, it is declared, is detrimental to the interests of both, and it would be better if the two were kept entirely distinct.

Such a separation is of course impossible. No two departments of human activity can be kept isolated, and certainly there is no interest or duty which can be kept apart from religion. The minister of Christianity must therefore be connected in some way with all efforts for bettering the lot of his fellow-men, even if the methods

he adopts for that end are sometimes open to criticism. Moreover, the actual work of relieving suffering and distress is bound up with our whole conception of Christ's religion, and the intimate connection of faith and charity is obvious in the pages of the Gospel.

The prominence of such works of charity strikes us in reading the life of our Lord, but when we reflect on them we are still more struck by His immense restraint. Against the background of the mass of human suffering, the relief He wrought directly was as nothing. With His almighty power, with His absolute control over pain and even over death, He merely healed a few sick folk and called back three from the tomb. In spite of His sympathy with the sorrows of men, which wrung tears from Him at the grave of Lazarus, He left the burden of want and loss unrelieved externally. It was not because He saw or felt less than we, but because He saw and felt more keenly, that He went to the heart of the evil to work the cure there. Healing of the body was nothing to Him when weighed with the cure of the soul; the paralytic was first assured that his sins were forgiven him, the arising to walk was an afterthought; fainting by the way mattered little compared with starving those who hunger and thirst after righteousness;

the feeding of the five thousand was merely a preliminary to the setting forth of Himself as the bread which came down from heaven; the sorrow of the widow of Nain, or the bereavement of Jairus, were after all of small moment compared with the passion He had ever before Him, because by it He was to destroy the power of death itself.

So Christ always laid chief stress on higher considerations, and subjected practical and material matters to them. His miracles of healing were always conditioned by moral qualifications. He always worked them from the moral point of view; often He was hindered on moral grounds, "because of their unbelief." So, too, are they related by the evangelists, not as mere examples of His outward acts. The lesson is always pointed out. The nobleman's son was healed, not, as we should have expected, out of pure beneficence, but because it was made possible by the faith that ignored the rebuff, "Except ye see signs and wonders ye will not believe," as irrelevant in his case. The Syrophœnician woman gained recovery for her daughter because of her character; she insisted, and would not be put off, because she too had a faith greater than that of the house of Israel. So, following the example of the Founder of our religion, the moral factor, the part played

by character and principle must be the primary concern of the clergyman in charitable work.

II

What were the principles on which Christ based His works of mercy?

By His divine knowledge He saw the whole question of relief of distress in its fundamental principles and in all its bearings. It was not merely that He could read men and distinguish their individual needs, or that He could see at once what was to be done in the case of each person who came before Him. It was rather that He could see the connection both of suffering and cure with their origins; He could gauge the effect of every action on others; He could estimate the precise relation of all that He did to the customs of the social life of His day; above all, He was conscious that His mission was to build up the moral strength which battles against difficulties, and knew the exact bearing of every outward act on religion which has its seat in the heart of man.

Let us consider His action more closely under these seven heads, as revealing the principles upon which He worked.

(1) Having all-sufficient knowledge, He had

no need, as we have, to make inquiries. His diagnosis of each individual's wants as it came before Him was direct, and His intuition sure, where we have to follow the ordinary methods by which knowledge is acquired. But in the principle that all action must be based on knowledge we are in no different position, and it is the object of this book to suggest the lines on which that knowledge must be gained.

He recognised the need of a certain character on the part of the sufferer, and could tell at once who had the requisite qualities that made help possible. In one case the condition was "according to your faith be it done unto you;"[1] in another He said "thy faith hath made thee whole."[2] Elsewhere we read He could do no mighty work, beyond laying hands on a few sick folk, "because of their unbelief;"[3] they were what we should call "unsuitable" or "unhelpable" cases. He could estimate how much men could do of themselves, and made them do it first as a condition of help. The five thousand in the wilderness were expected to supply what they had, before more was given, though it was only five loaves and two fishes;[4] and they were made to wait in an orderly manner, at least exercising self-restraint.

[1] Matt. ix. 29. [2] Mark v. 34. [3] Mark vi. 5. [4] John vi. 9.

Nor was it merely the character of the sufferer that Christ reckoned with. He realised that no man stands alone in the world, that family duties, the ties of friendship, the natural bonds of social life, the responsibilities entailed by the effects of our actions, bind men together, and that vicarious merit often justifies one unworthy in himself and makes it possible to help him. Jairus' child,[1] the son of the widow of Nain,[2] were restored for the sake of their parents; the daughter of the Syrophœnician woman and the son of the nobleman of Capernaum[3] were healed because of the strenuous insistence of mother and father. The paralytic owed his restoration to the characters, as well as to the arms, of his friends who bore him, for it was *their* faith that Jesus saw.[4] Malchus was healed because his hurt was due to one of Christ's own followers, and the obligation of reparation lay on Him. The testimony of others was accepted as proof of character, in a man who had made himself loved by the due fulfilment of the duties of his position, in the case of the centurion: "He is worthy that thou shouldest do this for him, for he loveth our nation, and himself built us our synagogue."[5] Christ set us the example

[1] Mark v. 22. [2] Luke vii. 12. [3] John iv. 49.
[4] Mark ii. 5. [5] Luke vii. 4.

of acting on full knowledge in dealing with suffering.

(2) He worked for a cure. He did not merely relieve distress for a while and pass away, or content Himself with alleviation where restoration was possible. He worked with a plan which looked beyond the act of charity to an end in the future. When Jairus' daughter was raised,[1] he ordered them to give her something to eat as the first step in an after-life of duty; the Gadarene demoniac, when healed, was ordered to return to live a life of witness in his own city;[2] the leper[3] who came back to round off the act of cure by giving thanks, was specially commended.

So, too, in the typical lesson of practical love, the parable of the good Samaritan,[4] we feel that the priest and the Levite would have been no less blameworthy if they had merely bestowed an alms on the half-dead man and passed on, leaving him to be robbed again. The Samaritan is held up as an example because he carried his work right through, giving immediate personal service, co-operating with others by calling in the aid of the innkeeper when his other duties prevented him from doing more himself, but

[1] Mark v. 43. [2] Mark v. 19. [3] Luke xvii. 18.
[4] Luke x. 30.

not losing his personal interest, providing for the future, making preparation for possible contingencies of the "case" proving a longer one than he had expected. By example and by precept Christ established the principle that charity should seek a cure, and not mere relief.

(3) Again, He always considered the effect of His action on others. He never forgot the wider issues of what He did in His interest for the individual. The blind man at Bethesda was healed in pity for his misfortune,[1] but also to assert our Lord's right to heal on the Sabbath day and make Himself equal with God. The man blind from birth was cured "that the works of God should be made manifest in him."[2] Lazarus was raised "for the glory of God, that the Son of God may be glorified thereby."[3] Christ, as man, fully realised that no action of man stands alone.

(4) So, too, He never disregarded the structure of the society in which He lived. He recognised the several functions of the law (both civil and religious) and charity, and knew how they ought to work together. He distinguished the things rightly due to Cæsar from those due to God;[4] He allowed Cæsar's power, and rescued Malchus from an attempt to thwart it. He refused to arbitrate in the quarrel of the two brothers over

[1] John v. 6, 17. [2] John ix. 3. [3] John xi. 4. [4] Mark xii. 17.

their inheritance;[1] He did not rescue the two robbers on the cross from the penalty of their deeds; and expected Zacchæus to make restitution if he had wronged any one.[2] The leper, when cured, had still to fulfil his legal obligation and show himself to the priest;[3] and only three times did Christ relax the law of death. His work of charity was restrained, in order that He might have a wider influence by inspiring the whole framework of civil and religious law in after days. He only rarely broke in on the course of nature to call back individuals from the grave, because He came to alter the whole law of death by His Resurrection. He never isolated the works done in His life on earth from the larger whole of His universal rule.

(5) But in spite of this His charity was always personal. He adopted no wholesale schemes of relief. When the numbers were too great, He had recourse to organisation, by which alone the personal element in well-doing can be retained, and divided the five thousand into fifties, working through His disciples. Otherwise He individualised men: "Lazarus, come forth;" "Son, thy sins be forgiven thee;" "Talitha cumi;" and when He heard that the blind man had been cast out, He found him.

[1] Luke xii. 13. [2] Luke xix. 8. [3] Mark i. 44.

(6) Moreover, Christ taught that the cure of the ills of life was a moral one. As we saw, He always subordinated the material act of mercy to the spiritual help given.[1] His aim was to teach men to look ahead, and realise their responsibility in using the talents[2] with which they were entrusted. Laying up treasure on earth[3] for present gratification He contrasted with spiritual saving in things that are inalienable; the thrifty father and elder son were able to reclaim the spendthrift prodigal;[4] in the words which follow the parable of the steward, mutual association for protection is enjoined, by Christ's command to use even our unrighteous mammon in such a way that it will bind us with others in friendship.[5] To do this, He tells us, is to prepare that which shall outlast our earthly life, and will, "when it shall fail," go before to receive us in the "everlasting habitations" of the age to come. The enhancing of the dignity of life, which the world owes to the life of the Incarnate Word, has done more than anything else to raise men out of helpless poverty; and the personal service to the weak and suffering, pictured as done to Christ himself in the parable of the sheep and the goats,[6] has proved the greatest

[1] Matt. xxv. 14. [2] Luke xix. 14. [3] Matt. vi. 19.
[4] Luke xv. 11. [5] Luke xvi. 9. [6] Matt. xxv. 31.

force on which charity can rely in its preparation to meet trouble before it comes.

(7) Lastly, Christ realised the intimate connection of religion and relief. He based all His action in helping men on His divine mission; He refers to His works as its proof to the messengers sent by the Baptist;[1] He assumed that almsgiving is an essential duty of those who follow Him,[2] side by side with self-discipline and prayer; certain spirits, He said, "can come out by nothing, save by prayer."[3]

But He also realised the fatal effect of confusing the two. He may have refused the offer of the healed demoniac, because his testimony might seem biased; the people who followed for the loaves and fishes went away murmuring at His teaching;[4] He ordered the leper to tell no man of his cure,[5] and his disobedience effectually stopped any religious work for some time, because of the expectation of material help which was caused by his gossip.

So even Christ's almighty power is limited in its action in time. God will force no man's will, save by patience. Until he wishes for His forgiveness it cannot enter into him. The cure of character, on which all outward cure depends, can

[1] Matt. xi. 5. [2] Matt. vi. 2. [3] Mark ix. 29.
[4] John vi. 26, 41, 66. [5] Mark i. 45.

only be worked by the love of Christ when a man will admit it into his heart. To overrule his will, even for his good, would be to take from him that which constitutes him a man made in the image of God, viz., his power to determine his own course. So, too, we are often unable to see any way of help in "unsuitable cases," because men do not wish to be helped, and we have no course but to imitate the example of God in long-suffering. *Deus patiens quia aeternus.*

III

What, then, is the nature of Christian Love, of which the practical outcome is charity?

We have seen how it was revealed in the acts of mercy done by Christ. Just as the revelation in His Person was reflected on by the later Church, and made explicit in the Creeds, so St. Paul dwells on the nature of Christ's love, and analyses it in 1 Cor. xiii. Charity is an inner moral quality, higher than the outward material acts which form the popular conception of the virtue: it is a more excellent way above powers and gifts of healing (xii. 29); without it, to bestow goods to feed the poor profits nothing. It is above even the greater gifts of organisation and government, which we should desire more earnestly than the "practical" parts

of healing and giving; it is above helps and governments, above the pioneer work of study and teaching on social questions, above the work of prophets, above that of teachers and speakers with tongues, even though they be those of men and angels, and though the gift of prophecy be inspired by a knowledge of mysteries. These are all necessary, but subordinate, gifts. They form the element of charity of the mind, but love itself is a moral quality with its seat in the will, able to control and use the others, to make them act in co-operation (for all are not teachers, and all have not the gift of healing), above, because including and inspiring, charity of the mind, and disciplining charity of the impulse and heart.

Three elements appear in St. Paul's description of Christian love. Its first characteristic is providence. It has thought for the future. It "suffereth long," "beareth all things," "hopeth all things." It has staying power; it "endureth all things." It acts upon the scale of eternity, "Love never faileth."

In the second place, it is essentially unselfish. Its whole thought is for others. It "is kind" and "envieth not," "vaunteth not itself, is not puffed up, seeketh not its own." Readiness to be spent for your fellow-men is an integral part of love.

Thirdly, it is marked by moral strength. It involves the exercise of all the higher faculties. Spiritual gifts, and especially prophecy, are to be desired earnestly, but it is above even the power of clear and convincing speech. It "taketh no account of evil, rejoiceth not in unrighteousness, but rejoiceth with the truth." Moral considerations are the ruling ones.

So the early Church in the exercise of charity only cared about moral issues. Men of the Pagan world saw with amazement a new race, profoundly indifferent to all that they held to be real and desirable, ready to face death without shrinking, yet on the one point where they themselves were indifferent to material considerations, eagerly seeking to relieve distress. The Stoic and the Epicurean they understood, but this union of contempt of the world as it concerned self, and sympathy for suffering in others, was a new thing that had come into the world with the cross of Christ.

How fundamental and permanent is this analysis of St. Paul may be seen by examining the chief causes of distress. Our Lord told us that "the poor ye have always with you," just as He said "it must needs be that offences come." He did not mean by that, that material poverty was a good thing, nor did He imply that sin was not

to be resisted. For it will be found that the mass of distress is due to the failure of these three qualities of providence, unselfishness, and moral strength, which charity alone can supply.

Improvidence is due to a narrow outlook in time. The great majority even of unskilled labourers earn enough in the year to keep themselves in comparative comfort. For such there is no cure for periodic winter distress other than learning to make good times tide over bad ones. The difficulty that comes to all in sickness is rendered acute when men have not looked ahead and joined sick clubs, or when after joining they have neglected to keep up their payments. Early marriages with no reserve of savings are a fruitful source of trouble. Low wages are given for low-class labour, and unskilled labour is due to the short-sighted action of parents who send out their children to work at what earns most at once, without thought of the future.

Selfishness is due to a narrow outlook in area. Men will frequently keep seven or eight shillings to spend on themselves, and give their wives twenty-five to thirty shillings to keep house and family upon. The money so kept is, as a rule, simply wasted, where it might have been laid by for a rainy day, or spent in better housing or schooling for the children, thus permanently

raising their standard of life and interests. Again and again difficulties are found to be due simply to the neglect of relations, who repudiate their duties, and leave those for whom they are responsible to suffer want.

Moral failure is the third cause of distress. The drinking habits of English people represent an enormous economic waste, while drunkenness seems to be at the bottom of three-quarters of the squalid poverty of the slums. Prostitution, the outcome of unwillingness to earn by work, is due to moral failure, as well as to active vice. Bad management is a constant source of chronic difficulty, lack of self-reliance makes men and women "muddle along" without any effort to pull themselves out of their trouble. Weak indulgence of children prepares the way for the continuation of failure in the next generation.

The vast mass of poverty is thus due to moral considerations. That which is due to accident and unforeseen circumstances is comparatively small, and well within the power of charity to grapple with. In other words, poverty is not incurable in any of its forms, and suffering can be enormously alleviated. The outlook, when once this is realised, is extraordinarily encouraging, and is in sharp contrast with the pessimism of the ordinary view, inherited from the Middle Ages,

which regards it as a hopeless and cruel necessity. The Christian view, which realises that cause and cure lie in character, makes charity appear in its right place in company with faith and hope.

IV

We are now in a position to see how far the work of "charity" is incumbent on a clergyman.

As a matter of fact, the administration of relief occupies a large part of his time. Whether this is a good thing or not, will be discussed in the last chapter of this book, but this at least is clear—that, if it is undertaken by him, it must be on the ground that it is inseparable from the larger question of the moral cure of social evils. In any case, it is ultimately part of his work; even if the actual administration is out of his hands, the principles on which it is based are his concern. The Church, as the school of ethics, insists that the laws of social life are based on considerations of character, and it is the clergyman's work to preach the duty of providence, unselfishness, and moral strength. As Christ restricted the area of His personal action, while revealing the love of God from which all practical virtues arise, so the clergyman may possibly be excused from the details of relief work, but he

cannot ignore the question in its fundamental aspects.

In the following chapters, therefore, it will be assumed that distress is curable, and that the cure can be effected by moral power, and by that alone, though of course it must work through material channels. The seven principles upon which we saw that Christ based His works of mercy, will be examined in their application to our duties in charitable work to-day. In each chapter, as they are considered, an endeavour will be made first to lay down the moral qualifications needed for the helper, and then the corresponding qualities that must be found in the helped. The general principles of action arising from these will then be examined, and an attempt made to give a practical application to each in turn, the final conclusion to which these lead being set out in the last chapter.

CHAPTER II

THE NATURE OF DISTRESS

The first thing needed for any one who intends to undertake charitable work is knowledge. Distress is a disease, even though, as is often the case with diseases of the body, it is due to moral causes. It may be necessary in order to work a cure to know the original cause of the trouble, but the first thing to do is to find out the present state of the case. A doctor does not begin by inquiring where an illness was caught, but by examining its symptoms. It is from them that its nature is learned; and a thorough diagnosis is equally necessary for the cure of distress.

I

The worker, therefore, must realise from the beginning the great difficulty of social questions. He must get out of his mind the idea that it is possible to help his fellow-men without taking trouble. He will need all the patience and tact that he possesses; he must learn to persevere in

spite of disappointment, to be thorough and careful, open-minded and impartial. If he is not prepared for difficult work, he had better leave it alone. It is a serious thing to interfere in the lives and fortunes of others, and to do so carelessly and lightly causes untold harm.

The first thing, therefore, to do in a case of distress that calls for charitable help is to find out the full extent of the mischief. The story of the applicant for help must be listened to patiently and sympathetically. It will probably be long and diffuse, but the listener must learn to note the relevant points, and to disentangle them from the rest. Care must be taken not to prejudge a case; every appearance of impatience must be suppressed, and the story should not be cut short, unless it appears that words are being purposely used to conceal facts.

The matter may then be further elucidated by questions. When an application has been for help, the receiver has a perfect right to know all the facts. At other times to inquire into a person's affairs is idle curiosity, but when you are asked to interfere in them, you have a right to know how they stand. The helper must learn the art of asking questions without appearing to catechise the applicant. If they lead naturally one to the other, or are asked as they arise out

of the story as it is told, they will not seem cross-questioning, and, if tactfully put, are an evidence of sympathy rather than of an inquisitorial spirit. There is all the difference between saying "Where do you work, and how much do you earn? How much rent do you owe? How many pawn tickets have you?" and "Are they pleased with your boy at—where is it he works? Will he get a rise soon, do you think? But you've been able to keep up the rent, haven't you? Without having to put away anything?" As a matter of fact, inquiries, if properly made, are rarely resented; people are fond of talking about their troubles, and proud to be able to say how they have tried to meet them. When they are objected to, there generally turns out to be something unsatisfactory that there is a desire to hide.

The object of questioning is to find out the full extent of the trouble, which often proves to be greater than appears at first. An application may be made for dinners for the children, and inquiry bring to light the fact that the whole family is in want because the father is ill and needs hospital treatment. A girl may apply for a hospital letter and turn out, on investigation, to be killing herself by overwork in order to support a blind parent who is starving on

an inadequate pension. Again, questioning will often reveal an unsuspected cause of the obvious trouble; an idle grown-up son living on his parents at home, inability to get up in the morning, exorbitant interest charged by money-lenders for sums borrowed in previous bad times, or improper feeding of children causing chronic illness, may be the real difficulty. Or questions will sometimes suggest unexpected sources of help: there may be a sister in the country who would take a child, instead of its being sent to a convalescent home, only to come back to the same unhealthy surroundings; a pension for which an applicant is unaware that he is qualified, or sick pay claimable from a friendly society; a benevolent fund of a club that will perhaps pay arrears of contributions for its members; or employers who would be willing to give something for an old servant if a proper representation were made, though they do not recognise any claim as a right. Or perhaps nothing can be done to remedy the trouble for which help is asked, but in going into matters other things come to light which can be cured. A man suffering from phthisis is pronounced beyond recovery by the doctor, but there is a girl who may be got to service and away from infection. A family may prove unsuitable for emigration, but in making

the necessary inquiries it may come out that there is a deaf and dumb child staying at home, because its parents did not know that there was a special school within reach, and they may be quite ready if it is suggested to them to begin putting by sixpence a week so as to be able to have it apprenticed when older.

A. B. wrote a begging letter stating that she was an orphan with a little sister to keep, and that she had been ill and unable to work. On inquiry it was found that the "little sister" was her landlady's child, who slept with her for company, but that in all other respects her story was true. She bore a good character, but was quite friendless. She lived in a house some of the occupants of which bore a bad reputation, and it was discovered that she was proposing to go and live with a woman whose husband had found it impossible to live with her, and who wrote begging letters representing him as dead, or in the hospital. It was arranged for the girl to go away to a suitable convalescent home, and, till she went, she was given food at a coffee-shop in the neighbourhood. The owner of the shop was interested in her, and promised to take her as a daily servant on her return. It was made a condition of help that she should go to live in a working-girls' home under the care of some Sisters, where she stayed for some time. She is now in service with a respectable woman, and sure to do well.

> Had money been sent without inquiry, her health would not have been restored. Encouraged by her success, she would probably have continued to write begging letters, and when they failed to meet with a response, it can hardly be doubted, seeing the company she was in, that she would have been ruined.

But all this involves trouble, first of all in investigating the case of the applicant, and then in writing letters, or paying visits, to doctors, institutions, relations or employers; and if the labour is considerable in the case of individuals, it assumes far greater proportions in that of institutions. The consequence is that many charitable societies adopt what is known as the voting system, by which candidates are elected to the benefits of the charity by the votes of subscribers. This enables such societies to save themselves the trouble of pursuing their own inquiries as to the needs of applicants, and to make a show of low working expenses in the balance-sheet, while at the same time they find they get more subscriptions from people who cannot be content to help others without some return in the shape of opportunities to play the patron.

It would be hard to devise a system more wasteful and cruel than the voting system. It causes an enormous expenditure of time and

trouble in canvassing and in pushing the interests of particular candidates, all of which is entirely superfluous. It involves an immense waste of money in postage and printing.[1] It perverts a mass of sympathy to useless ends by leading people to think that they are relieving a case of distress, the story of which has touched their feelings, when all they are doing is simply an endeavour to help one person at the expense of others suffering in the same way, instead of themselves giving towards their support.

Moreover, if the waste of money and effort is deplorable, still more sad are the consequences to the sufferers. The continual suspense and the repeated disappointments add a purely unnecessary load to the sum of human trial, and that for the very people who are least able to bear it; while the gross injustice of the system is patent, when we realise that it is calculated to help the pushing, and those who have most friends, instead of the broken and friendless.

[1] It has been calculated that as much as £45,000 is wasted annually in this way in London alone. The Charity Voting Reform Association (36 West Street, Charing Cross Road, W.C.) is attempting to combat this evil, and publishes, among other papers, a selection of letters from eminent men giving their opinion of the system, statistics of the estimated waste of money involved, and details of evidence as to the hardships experienced by the sufferers who have had to canvass for votes.

All these evils spring from moral causes; from the desire on the part of the societies to save themselves the trouble of investigation and decision, by pushing out their responsibilities on to the public, who are unable to undertake them, while boasting of small expenditure in office work; and from the selfishness of subscribers, who will not give unless they get something in return for their donations, and who "like to be asked" and "to see people grateful."

It is the duty of every clergyman to oppose this system in every way in his power, by pointing out the cruelty it entails, by refusing to support societies which adopt it. If he is unable to do this, or if the society is doing good work in other ways, he may at least send a letter of protest with the contribution from the church, and return the voting paper with a request that the votes may be given to the case that, in the opinion of the committee, needs help most.

Hardly less unsatisfactory is the system of subscribers' letters of recommendation. These generally have printed on them the conditions on which they are to be granted—that they are only to be used for necessitous cases, for persons unable to pay, for those of good character, &c. It is a grave moral fault to sign such statements without knowledge of the fact subscribed to, yet

the conscience of the charitable public, clerical and lay alike, is extraordinarily seared in this particular. Children are sent to ask for letters, who naturally cannot give particulars about the family income (though they often tell facts which their elders conceal), and the letters are given them. The clergy are asked to sign blank letters and give them to be filled up by others; they are even signed on behalf of persons of known bad character, in spite of the printed conditions on the form, often without even reading them. They are actually sent in response to begging letter-writers in common lodging-houses.

The harm of such indiscriminate giving to the applicants can easily be imagined; the discredit brought upon the Church is not so generally realised. In business circles a recommendation from a clergyman is (except in the case of boys) worse than useless; it is assumed that the bearer of it is some one who has lost his character, to whom the writer desires to give another chance. If the people who sign such subscribers' letters carelessly could only hear the comments made by the persons to whom they are addressed, they would be more careful how they gave them. "I find," said the secretary of a charity to me, "that my best cases are those which are recommended by doctors." "And

the worst?" I asked. "Well, no," he said, smiling; "the Roman Catholic priests are nearly as bad." Again, this abuse with all its evil consequences can easily be cured. A clergyman may either refuse to do the work of an inquiry officer, and throw back the responsibility of proper management on to the institution that issues the letters, by refusing to sign them; or, if he has time, he may investigate all the applications that are made to him and report them, in order to bring home to those who manage the charity the consequences of their action. One thing, surely, he may not do, and that is sign statements which he does not know to be true.

II

Corresponding to the obligation of taking trouble on the part of the helper is that of truth and straightforwardness on the part of the applicant for help. A doctor cannot treat a patient who conceals his symptoms, a priest cannot advise a penitent who withholds part of his case; and charity can only be effective when confidence is shown.

Sometimes the mere preliminary inquiries are sufficient, and the moment that questions are asked it is acknowledged that no help is needed. "If

you put it in that light, miss, I may as well say at once that I don't think I ought to be here at all," said a woman to an almoner who asked her what was her husband's trade. "That light" being apparently the light of an awakened conscience, revealing it to her as a new idea that she ought not to ask unless she were in need. A lady manager of a school was given a list of forty families in which the children were supposed to be underfed; by the simple process of calling at the homes to ask if they really wanted help, the number was reduced to six, who, on the other hand, needed more than halfpenny dinners.

> C. D. applied for a letter to a dental hospital for her daughter. On inquiry she admitted that there was seventy shillings a week coming in to the family. She then withdrew her application, saying she did not want charity, and would go to an ordinary hospital. It had never struck her that this was accepting charity also, because "everybody went there." When it was suggested that her husband might pay, she said she was sure he would not do that.

It is curious to note the effect of the production of a piece of paper and a pencil on a casual applicant for help of the type who calls late at night declaring that he is out of work, and has no money to pay for a lodging. He at once

begins to be uncomfortable, and tries to back out, saying "he doesn't see after all that he has any claim on you, or any right to trouble you in this way." It need hardly be said that money should never be given to such persons, but that they should be referred to the relieving officer. Even if their stories were true, a night in the casual ward would be a small hardship compared with what they profess to have gone through, and a mere dole would not help them. As a matter of fact, people do not suddenly come to extremities without being able to write to their relations, nor, if they have no money, should they smell of drink. The majority of such casual applicants belong to easily recognised types. An experience of ten years in London has failed to reveal a single case of such beggars in which the story told would stand looking into; and a detailed investigation of eighteen consecutive applications has made the author realise the horror of the evil caused by the action of those who give in this way.

Apart from the waste of money (that might have gone to help real distress) in giving to impostors, which, after all, is chiefly the concern of the person who chooses to waste it, a more serious consideration is the harm done to others by such action. This being as a rule (happily)

out of sight, is forgotten, but it is most serious. Such action is harmful to the people themselves, who are, it is to be feared, past reform, and for whom the best alternative to their present lives is the Workhouse; and it is specially harmful to those just above the line of criminality—the very people who need the moral help that religion can give most of all—when they see lying and imposture rewarded, and that by the representatives of the Church. The detection of fraud is no direct part of charitable work, but it is necessary in order to clear the ground for the help of real distress, and to build up a sense of truthfulness in the community.

Those who do not realise the widespread evil that is caused by giving to beggars, often excuse what they merely consider unwise by saying that they "prefer to be deceived ten times rather than let one deserving person suffer." But the point is not whether they mind being deceived so much as the effect of their action. It is obviously wrong to do harm ten times on the chance of doing good once, and the supposed "deserving" person would not really be helped by the small sum usually given in such cases. Moreover, the antithesis is a misleading one, as there is no reason why, with a little trouble, the "deserving" or helpable person should

not be assisted without giving to the impostor.

It is difficult for people, who have been brought up as those who undertake charitable work have been, to realise the untruthfulness of the majority of uneducated people. It is the first obvious line of defence that occurs to them with strangers. No statement should be accepted without being verified. Sometimes the question proves to have been only half understood. It would not be quite fair to say that a woman is untruthful, when she says how much her husband gives her, and not what he earns, unless she has been definitely asked which she means. To state the rent paid without mentioning that a room is let off may not be intended to mislead, unless she is actually asked what she "stands at." False addresses are sometimes given, simply because the giver thinks it does not matter: "I didn't know you were going to call," said a quite nice woman apologetically, "or I'd have given you the right direction." She had no particular intention to deceive, and nothing to conceal, but she said the first thing that came into her head. A woman who does not know what you want may possibly tell you the person you are looking for has gone away; but, if you ask her to convey a message the next time she sees her, as soon as

she finds out your business, will say, "I may as well tell you that I am Mrs. J." Unless people take it for granted that their statements will be verified, the temptation to falsehood will be more than they can resist, and no one has any right to put such a temptation in their way.

> The cardinal defect of many of the examinations into the state of poverty in different parts of the country, on which so many theories are being built, lies in the insufficient realisation of the need of checking inquiry. In six consecutive cases, taken at random, the wages stated as received were found to be accurately given in one case, while the discrepancies in the others amounted to £4, 10s. In this way masses of people may be proved to be below the "primary" and "secondary" poverty line, and unable to carry on more than a bare existence. *E pur si muove.*

Moreover, people who would not tell untruths are not always straightforward. Other sources of help are probably not mentioned by them unless they are definitely asked about relations, employers, churches or chapels, or the relieving officer. It is not meant that it is wrong for various agencies to combine—it is far better that they should—but at least each should realise what the other is doing. If this is not known,

there is always the danger that the helper will say to himself, "They'll probably get something elsewhere," and give quite inadequate relief, which will be useless to the friendless, and superfluous to the practised pleader.

Of course people must not be left to starve while inquiries are being made. Though the cases where matters are urgent are comparatively rare, and there is always time at least to pay a visit to the home, still at times it is necessary to give immediate help. This, however, need only be a small sum, sufficient to carry on for a day or two till the applicant's statements have been verified. In many cases, no doubt, the money will prove to have been wasted, but that is a matter of small importance. The point in all that has been said about inquiry is the moral harm that is done if people are tempted to be untruthful. If it is once realised in a district that falsehood will soon be detected, even if at first successful, imposture will practically cease, and the applicant for help will have gained the first requisite for cure, viz. straightforwardness. By verification of all the statements, we secure the weeding out of the unfit, the establishment of mutual confidence, and the acquisition of full knowledge.

III

In considering what questions must be asked, people must be considered by families, not as individuals. As a fact, the family is the unit of society. Its various members live under one roof, and have (except for pocket-money) a common purse. The family is by God's institution an essential feature of human life as He has created it. To ignore this is a natural but no less serious danger. To weaken family ties in any way is to cause distress. To allow a grown-up son to regard himself as merely a lodger in his parents' house is fatal, yet mothers will often omit to mention that they have grown-up sons living at home, and keeping the greater part of their wages for their own use, while they themselves are asking for help. "I don't count him," they say, "he just gives me twelve shillings for his keep." "He's going to be married"; or, "Young men will be young men, and like to have their money to themselves." So, too, it is always a bad sign when both husband and wife go to work. Apart from the inevitable neglect of the children, the family ties are always weaker where each member is regarded as keeping himself or herself independently of the others.

The application for help should always be made by the head of the family, *i.e.* by the man, unless his work prevents him from coming, in which case his wife takes his place, though he should be seen if possible later on. Parents should of course not be allowed to send children to ask for relief, nor can neighbours be recognised as having any right to apply on their behalf. If the head of the family is ill and unable to come, a visit should be paid to the home.

The name (Christian and surname), address, and date should be noted. Previous addresses should be asked, as probably the family is known to the clergy of other parishes, who may be able to help or advise, or useful information can be got from previous landlords. Moreover, the character of the streets they have lived in, and the time they have remained in one place or another, are useful indications of the class of person with whom you have to deal.

The next thing is to find out the nature and extent of the difficulty in which help is asked for. The applicant should tell the story of his troubles, and say what he wants, how he thinks his difficulties may be overcome, and what his plans are for the future.

The full extent of his liability must be found

out. The size of his family must be known, for obviously it is a more serious thing to be in trouble if you have six children depending on you, than if you are a single man. On the other hand, if the six children are grown up and at work, they can probably do all that is necessary as far as money is concerned. The names and ages of the children should therefore be asked, which are earning, and how many are dependent and at school. Sometimes it will be found out that a parent, who is past work, is living at home and is dependent on the bread-winner as well. It is useful to know if the applicant is tenant of the house and responsible for the whole of the rent; in which latter case he should be asked how much is let off and what he "stands at," *i.e.* how much he has to pay after deducting the amount received from lodgers. Information as to the number of rooms occupied may reveal a state of overcrowding, the remedying of which should be made a condition of help, or which should be reported to the sanitary authorities; or it may bring to light the fact that children are being infected by sleeping in the same room with consumptive parents; or, on the other hand, it may be discovered that people are overhoused, and could manage better by giving up a room. Though it is rarely necessary for the helper to

pay back-rent, as such action relieves the landlord rather than the person in difficulty, still the arrears must be taken into account in considering the extent of the trouble to be met, and the question of the amount that the applicant may be expected to pay himself towards the cost of any plan that may be adopted. Articles that have been pawned may have to be redeemed, or the dates of the pawn-tickets may show if the trouble is of long standing.

Then the resources with which the difficulty can be met must be reviewed. The occupations and names of the employers of the various members of the family should be asked, as the united incomes of all the wage earners is of course the main resource against distress. The amount taken under normal conditions, as well as the money coming in at the time of the application, should be known. Most people in difficulties are anxious to repay what is just and right when they shall be straight again, but this cannot be estimated unless the ordinary income is known. In inquiry on this matter the distinction between "what he gives" and "what he earns" should be borne in mind. The former is what is generally stated as the income, and the latter is frequently unknown to the wife and mother. In asking, it is as well to suggest a sum slightly greater than

it is likely to be; if the sum is under-estimated, the lower figure is likely to be accepted with a "Yes, about that." Sick pay from clubs or trade societies is an important stand-by in many cases, and people are sometimes unaware of extra benefits to which they are entitled from their society. On the other hand, in difficulties arising from causes other than sickness, the necessity of keeping up contributions may be pressing heavily, and members of Friendly Societies may be in danger of running out. Relations who may be able to help are also a resource. The feeling of duty towards those who are connected by blood is very strong among the working classes, and the obligation to help their kin generally recognised. Brothers and sisters, aunts and nephews, will often contribute when asked, even though the applicant may think them unable or unwilling to do so; and, at any rate, they rarely resent it being suggested to them. The moral value of strengthening this feeling need not be pointed out. It should of course be known if anything is being given by the parish. If the Guardians are dealing with a case, as a matter of courtesy, if for no other reason, action should not be taken without reference to them. Effective help can only be secured by co-operation, and for this end it is necessary to know what is being done by other

churches and chapels, or by charitable agencies or persons.

Two other assets to meet the liabilities mentioned above are often lost sight of, but they are by no means the least important. The applicant's own ideas as to how he can meet his troubles are often a key to the solution of the difficulty. Men and women can generally do best what they have a liking for, and are better able to judge at what they have a chance of succeeding. One may have always looked forward to emigration, another may really understand horses, or a woman may have a turn for nursing or cooking, or like the idea of going to sea; a crippled boy may have a fancy for bootmaking, and only need a certain amount of training to become a useful and skilled worker, and able to keep himself in comfort. Questions should always be asked as to what applicants think they can do.

Again, a good character must be reckoned a valuable asset. Therefore the names of one or two references, or "people who will speak for you," should be asked for. These, it should be explained, should be personal friends who know their difficulty. Otherwise they may think that "some one to speak for them" implies a person in a superior position, who can act as a sort of

patron, and will probably mention some one connected with the church, who cannot be expected to know so much of the real state of affairs as a friend of their own class. This asking for references is a thing quite well understood. Candidates for clubs must have a proposer and seconder. Women who have been in service know what is meant by a character. No mistress would dream of taking a servant without such a safeguard, and the work of charity requires as much care as the management of a house.

These details may seem over-elaborated, but it has been found by experience that it is dangerous to omit any single one, as the following example will show.

E. R. applied for convalescent treatment at a Home. Her employers spoke well of her, her wages were correctly given, her references corroborated the fact of her illness and gave her a good character, her father and sister were seen and were unable to help. She was sent away, and the next day was sent back, as she had arrived hopelessly drunk. Inquiry at her former address would have prevented such a mistake being made.

IV

It would be impossible to carry all these details in the head. Some form therefore must be adopted on which they can be set down.

This is necessary, both for immediate use and for future reference. Each paper should be numbered and kept in order, and an index, giving the names in full and the address and date, should be made either in a book or (more conveniently) on cards, which can be added to without confusion. In case of re-applications of course the whole work will be much simplified, as it will only be necessary to find out in what respect the conditions have changed. Notes or copies of all letters sent as well as all letters received should be attached to the forms.

It cannot be too strongly insisted upon that all such papers must be kept strictly private. All the communications on them are confidential. They should be kept under lock and key, and no one should be allowed to see them who has not grasped the meaning of the word "confidential" in all its bearings. If helpers are associated in the work about whose discretion there is the slightest doubt, they should be asked to report the result of visits or interviews on separate pieces of paper, which may be attached to the form that it is not advisable for them to see. Greatest care should be exercised to see that all papers are properly put away, and never left lying about even for half-an-hour. Various forms may be used; the points to be aimed at are ful-

ness and clearness. Any one accustomed to them should be able to see at a glance what is the state of the case. A few which have been found useful are suggested at the end of this book. (See Appendix I.)

CHAPTER III

THE CURE OF DISTRESS

The great aim of charity is the cure of distress. The relief of suffering in hopeless cases is of course part of its work—just as, when all hope is gone, a doctor can do much to soothe pain with opiates—but the main work of a doctor is to cure sickness and restore the patient to health. The goal of charitable effort is not to help people in their difficulties, but to help them out of them; not to lighten their burdens, but to help them to roll them away altogether; not to do a little and leave them still dependent on others, but to be content with nothing short of raising them to independence.

I

For this end it will be clear that special qualities are needed on the part of the helper as well as the helped. The instrument for cure is not money but character. Money is the medicine that has to be used, but if the cure can be effected without it so much the better. The cure in

sickness is due chiefly to the advice of the doctor and the strength of the patient's constitution, and the cure of distress is due far more to mental and moral than to material forces.

An objection is often heard that people, who are doing any piece of charitable work thoroughly, are "making a lot of fuss to give away a few pounds." This arises from the idea that "giving away" must in itself do good, and has an exact parallel in the idea among uneducated people that a doctor who does not prescribe large quantities of medicine cannot know his business.

The worker, therefore, has need to exercise himself in mind and will if he wishes for success. He ought to be able to supply the originality and forethought which the applicant, being uneducated and often depressed and worried, may not unnaturally lack. The power of initiative, of striking out new ideas, of seeing issues in their wider bearings in the future, is one of the "things that are within" of which we have no right to refuse to give alms; while the still more valuable moral powers of patience, encouragement, and perseverance that does not know how to be beaten, bless him that gives as well as him that takes. A worker who is incapable of sustained action, who cannot stick to work in spite of disappointments, who has no power to ignore unrea-

soning complaints, who cannot quietly answer misrepresentations, who gets disheartened with ingratitude, who cannot calmly go on to the next piece of work when his efforts are brought to nothing by the "tiresomeness" of others, had better seek other ways of serving the community than the work of charity.

The power of forming a judgment from the facts gained by the methods described in the last chapter, is the first requisite on the part of the worker. He should practise himself in habits of penetration and decision. This does not of course mean that he should jump at conclusions; indeed, the only sure method of acquiring a judicial sense is that of continual self-criticism and readiness to learn. From full knowledge of the facts he should learn how to detect the essential features of the case so as to act from conviction, and he should form in his own mind a plan by which the difficulty can best be met, and work steadily to carry it out when once it has been decided upon. This implies considerable fertility of imagination and resolute staying power; but to "potter" with a case of difficulty, to help for a time to see if anything turns up, is usually a mere waste of money, and often involves a cruel raising of false hopes in the person in distress.

The worker's efforts should be concentrated on what seem to him to be the more hopeful cases, where he thinks something permanent can be done. The children should be thought of first, rather than the aged and incurable. There is of course a place for the work of mere pity in charity, and the treatment of hopeless cases will be dealt with in Chapter VI., but *if* one class must be sacrificed, those who have a future before them, and on whom others will be dependent in time to come, must be preferred. As things are now, this is generally the case. We may hope for the time when, by better administration of existing charitable funds, there will be enough to help every deserving case of incurable suffering without recourse to State aid, as well as to restore to independence all who can be cured; but till that is the case we must concentrate our efforts on those which admit of cure. This power of turning away from the thought of evils that cannot be remedied, in order to focus our energies on the work we have in hand, is a rare gift, and one painful to exercise. It is a terrible thing to say that nothing can be done, but it has to be faced at times. The virtue of a general in war is to know how to sacrifice a few men for victory in the whole campaign; and till our forces in the work of charity are recruited by a larger

number of trained and disciplined workers, outposts will have to be left to be taken by the enemy. Especially in large towns is this power of self-direction and concentration necessary.

There ought to be no need for any helpable sufferer to be refused, or for any deserving person, whose case is hopeless, to be left to the Poor Law. Were the money to be properly applied that is now simply wasted in giving without any aim or plan, it would be ample to meet all demand. But a still more serious loss is the waste of effort and the squandering of sympathy on the part of people who are deluding themselves with mere dole-giving. It is lamentable to hear people talk of how they "have relieved thirty families," when all they have done is to give away thirty grocery tickets. Almost any report of mission work will give stories of workers calling on people whom they believe to be in direst poverty, bestowing a coal ticket, and passing on. The sad thing is that most of these people might be doing really useful work; their combined efforts might reduce distress to a minimum, if only they could realise the necessity of knowledge and concentration of effort. Again, the root-evil of all this dole-giving is a moral one; people "like to see the result of their work," they "don't care for the people to

be too independent," they like to receive the thanks of the grateful recipient, and in promiscuous giving of inadequate relief they are really indulging their own feelings while they fancy they are doing the work of charity.

At present the help that is given by the Church (apart from her larger organised undertakings) is a negligible factor in the fight against distress. This will hardly be realised by almsgivers who have no outside standard by which to check their work, but a little thought will show that shilling tickets and soup dinners, or even occasional half-crowns, are practically useless to make up for the loss of the bread-winner's wages. In asking questions as to the available sources of help as suggested in the last chapter, the most important will be found to be the sick pay from the club (probably 15s. a week), relations who are paying the rent (some 3s. to 7s.) or taking some of the children, perhaps employers who are giving half-pay (say 18s.), fellow-workmen who have made a collection or got up "friendly lead" (perhaps some 25s.), or, if the applicant has gone on the rates, the allowance from the parish. The "few tickets from the church," with which the list ends as a rule, simply does not count.

Relief, then, if it is given, must be adequate.

It should be paid, not at the vestry or vicarage, where others may be waiting and comparing notes, but at the home, and in cash. The wife is the natural provider for the family, and knows best what is needed and where to buy, and she may be trusted to lay out what is given to the greatest advantage.

The following scale is suggested :—

Man and wife . . .	8s. 0d. to 9s. 0d.	above rent.
Man, wife, and 1 child .	9s. 6d. to 10s. 6d.	,,
Man, wife, and 2 children .	11s. 0d. to 12s. 0d.	,,
,, ,, 3 ,, .	12s. 6d. to 13s. 6d.	,,
,, ,, 4 ,, .	14s. 0d. to 15s. 0d.	,,
,, ,, 5 ,, .	15s. 0d. to 16s. 0d.	,,
,, ,, 6 ,, .	16s. 0d. to 17s. 0d.	,,

The higher figures should be taken when the children are at school, and not quite little ones. If there are more than six children, some will probably be earning.

If a plan of help has been decided upon and adopted, it must be carried through. Unless a definite improvement is suggested, or the scheme deliberately given up as having admittedly failed, questions of difficulty in carrying it out must not be allowed to stand in the way. If necessary, other applications must be rejected and those who make them referred elsewhere, even though they would have been entertained in preference

to the difficult one taken in hand. The worker must recognise his responsibility for any piece of work he may undertake.

Originality, forethought, and mental activity, as well as patience, perseverance, and self-restraint, are needed in the worker. These qualities ought specially to be found in those who undertake charitable duties as part of their religion. We cannot perhaps complain if others are guided chiefly by sentiment, or be surprised if a large element of selfishness enters into their undertakings; but the work of the Church at least ought to be an example of basing action on the deepest principles, and of making large claims on those who undertake it.

II

The moral qualities needed by the persons to be helped are no less important in the cure of distress. The same forethought must be expected of them. If somewhat lacking in imagination and judgment, they know the conditions of their own lives better, and are more able to judge what they can do. As a rule, they have few ideas. The tempting idea of a little shop must be discouraged, unless they have had considerable experience in retail business and understand the necessity of keep-

ing accounts; a mangle, often the only suggestion forthcoming, it must be pointed out, is useless without a connection and without a chance of working one up in a street in which there are already two or three; a little scrubbing or office cleaning can at best furnish an inadequate livelihood in an already overcrowded market, and some more practicable plan must be sought for.

Such cases generally arise where the difficulty is due to casual employment, to accidents which render men incapable of following their trade, or to the fact of a woman being left a widow. It is difficult in a book of this sort to give definite suggestions as to plans which may be adopted, as conditions vary so much in different localities. Emigration is often the best solution for distress caused by genuine lack of employment, as giving a chance for labourers to get regular work and good wages with good openings for their children also. In certain cases return to domestic service is obviously the best course for women to adopt; in certain districts training in laundry work, nursing, collar turning, has enabled women to earn sufficient to keep themselves in independence.[1]

[1] Information as to emigration can be obtained from the Secretary of the East End Emigration Society, 34 Newark Street, Stepney.

E. F. was a waterside labourer, who was unable to work because of a weak heart. Even after convalescent treatment he was not fit for his old work. Tram driving, a coal barrow, needlework, the inevitable mangle, window cleaning, flour lifting at the docks, jam and confectionery works, were all considered or tried. Man and wife were most persevering in spite of ill-health. After five months the woman saw a little shop to let, and was most anxious to try to earn a living by keeping it. After carefully going into the question, in consideration of the woman's resourcefulness, it was decided to buy it. The experiment proved a success, and since the man's death, which occurred three months later, she has kept herself and her five children, with only occasional help for special purposes. Over £33 was spent on this family, but it was money well laid out.

It will probably be found that nothing can be done with mere out-of-work cases, and, if this is so, the fact had better be faced at once. Men who are familiar with the conditions of their own trade are far more likely to be able to find work, if it is to be had, than a church-worker is to be able to find it for them. Their chance of finding employment depends mainly on their own perseverance; and it is a false kindness to sap their energies by holding out hopes that have no probability of fulfilment, and encouraging them to

rely on others when their only chance lies in self-help. The clergy should specially avoid destroying their own credit by recommending people whom they wish to help, but of whom they know very little, and can easily escape doing so when asked, by pointing out that their recommendation would be useless, or even prejudicial to their interests. The help that it is possible to give in out-of-work cases is practically confined to advertising. Of course when there is a definite promise of work in writing, an allowance to tide over the time of waiting, and for the first week till the money comes in, or a grant to get things out of pawn, is one of the most helpful forms of charity.

Not only in out-of-work cases, but in carrying out every plan that is made, effort is needed on the part of the applicant as well as forethought. Self-reliance is the strongest weapon we possess in the fight against poverty, and we must avoid weakening it by insufficient doles and by raising false expectations. The harm that is done by "charity" that forgets this principle is the despair of the social worker. Again and again he finds that plans which would have been successful in raising some poor woman out of dependence, and only needed a little courage and perseverance on her part, are wrecked by the interference of

"kind ladies" offering the easier way of "muddling along" with the help of a few tickets. Where people are energetic and resourceful almost anything is possible, and as soon as it is clear that they are doing their best charity should supplement it unreservedly.

S. T. earned her living by working in a factory. Her father was dead, and her mother was a worthless, drunken woman, so she left home and took a room for herself. Soon, however, disease of the elbow prevented her from doing her work, and she was sinking deeper and deeper into debt, till she was taken into the hospital. She had been living almost entirely on bread for some months, and when her landlady, who had been very kind to her, said she could not keep her longer, she was in despair, talking wildly of drowning herself. Some plan of helping her had to be devised. Fortunately it was her left arm that she was likely to lose, so, after convalescent treatment with good feeding-up, it was arranged for her to attend classes of the Fine Needlework Association for Invalid Women and Girls. She proved most painstaking and diligent, but owing to her surroundings was not able to keep her work clean. Arrangements were made, therefore, for her to live at a working-girls' Home, and she is now earning enough to pay her way. She works hard, and is described as looking quite refined, while the Sister at the Home

speaks of her as quite one of the nicest girls she has had. She is very happy in spite of the pain in her arm, and says it has been "a new life to her."

The fact that cure depends on character should always be kept in mind, and the whole policy of the worker should be based on this understanding. Temporary help may well be given with a view to effecting the moral improvement that will render it unnecessary in the future. An unthrifty person may be granted a surgical instrument on condition that he will save up to provide the next one that is necessary for himself, and if a visitor can be found to call regularly (should it be necessary) till the habit of saving is formed, the time so spent will not have been thrown away. A man may be helped in sickness, though he may be in difficulties entirely through his own fault in not having joined a sick club, on condition that, as soon as he can pass the doctor, he will join a sound Friendly Society. A woman may be helped whose child has fallen ill by her carelessness, if she will undertake to keep it and her house clean; but in all these cases it will be found that the cure depends on the after treatment, not on the medicine but on the nursing. The real charity has been the giving of sympathy and encouragement by the helper infusing his

own moral strength into the helped, and the money given has played a small part in the whole.

The claim that must be made on the applicants for help is that of fulfilling natural duties. They must contribute what they can. They should be asked to think what they can do, or a certain sum should be suggested. Part of the cost of treatment can generally be paid back by instalments, and it may be necessary in the case of convalescent treatment to point out that at least as much can be given as it would cost to keep the patient at home. This is a thing that rarely occurs to them, though it is generally recognised when attention is called to the fact. The natural duties of members of the family must also be fulfilled. Grown-up sons living at home may fairly be expected to do with a little less pocket-money when a mother or sister is ill. Even relations who are married, uncles and aunts, may reasonably be asked to contribute before relief funds are approached, and the action taken will help to tighten the bonds of family feeling. The applicants for help can generally do more in the way of money than is supposed; what they cannot provide is medical knowledge, opportunities for nursing and convalescence, special cooking, advice, arrangement of details of busi-

ness, and these are at once more difficult and more valuable to give than doles, and as such are the fittest matters of lavish charity.

III

In other words, as a Christian would have naturally expected, character is the basis of all work. Distress is, as we saw, to be regarded as a disease, and to be treated as such; but it is a disease often caused by faults, and never cured except by virtue. From this arises the confusion in people's mind on the question of desert. On the one side they are always talking of the "deserving poor," and on the other recommending indiscriminate almsgiving on the ground that no one has any right to judge another, as we are all "undeserving."

The word "deserving" should be banished from the mind of the worker. Applications should be entertained from people not on their personal merits, but on the ground that the applicants can really be helped. The contrast is not "deserving and undeserving," but "helpable and unhelpable." It is true that, since the world is under divine government, it comes to nearly the same thing in the end. The "undeserving" are usually unhelpable; the idle and

vicious defy your efforts; and if cases where people drink cannot be touched, it is because the character cannot be influenced. They are to be left alone, not as a punishment, but because there is no way of help apparent. The moment there seems to be a chance of bracing character, every effort should be made to pull people up by any means that can be thought of. Fortunately cases of "undeserving" people who are nevertheless "helpable" are to be found, and where moral and material cure have been effected there is double cause for satisfaction. This is what gives the special interest in charitable work to the Christian, and differentiates his point of view from that of the relieving officer or the "Lady Bountiful." The former is merely concerned with the relief of destitution, the latter with the external alleviation of bodily suffering; the Christian worker in the cause of charity cares for the material welfare of others for its own sake, but still more because he realises that it depends ultimately on the far more important question of his inner life.

Improvement therefore is to be looked for, not perfection. The worker must guard against becoming censorious or unfair. He must not be too severe on men as they are, or expect too much of them. He must learn to realise their

difficulties and to make allowances; he must remember how few advantages they have had in education and opportunity; but in his demand for *some* effort and improvement he must be absolutely inflexible. What they are does not matter much, it is what they are becoming that he must look to.

> J. D. applied for convalescent treatment. On inquiry it was found the man had been a prize-fighter, and used to drink heavily and assault his wife, who was described as a low woman given to using very foul language. On one occasion at a wake following the death of a child a general fight took place in the room, and the neighbours had to get up a subscription before the undertaker would remove the body. Still from all accounts they had both been behaving better lately, and it was decided to send the man away. On his return he was persuaded to join a Court of Foresters. Though man and wife are still of the rough labouring class, they are now spoken of as straightforward, sober, hard-working, respectable people, who do their best to pay their way.

The necessity of giving adequate relief, and the cruelty and harm of insufficient help, we have already considered. Unfortunately this evil is usually intensified by the pernicious system of giving relief by ticket. This method, so great

is the force of tradition, is almost universally adopted, yet it has everything against it, and nothing can be said in its favour.

(1) It is supposed to be safer. It is argued that money might go to the public-house, while tickets can only be exchanged for goods. Of course it is mere waste to give anything to people who cannot be trusted not to spend what is given them in drink, and tickets easily can be—and, as a matter of fact, are—sold for cash.

(2) It is supposed to ensure that the money is spent on certain things (*e.g.* milk or eggs) which the giver thinks necessary. Inquiry at the shop on which the orders are given will often reveal that entirely different goods are being given instead of those marked on the ticket; and, even if the shopkeeper is asked not to do this, the goods can still be sold to neighbours.

(3) The system is wasteful. A careful woman will know best how to lay out her money for herself. It does not follow that she wants to spend it all on one kind of article. She knows the shops where she can get the best bargains. If she is tied to one shop, inferior articles can be put off on her without fear of losing custom. When spending her own money, she brings back some change when she has bought all she wants; if she has a ticket she is obliged to get things she

does not particularly want, to make up the full sum.

(4) It is most cruel to self-respecting people, who are obliged to proclaim the fact that they are in receipt of relief. Apart from the harm this does in breaking down their self-respect, they have every right to the most careful consideration of their feelings.

(5) It often suggests the first step in the downward career. People, who would never dream of asking for money, apply for tickets because they regard them as "only a bit of paper." They do not realise, till it is pointed out to them, that an order represents the money of strangers, though it is an easy step from asking for tickets to asking for cash, and on to writing begging letters.

(6) The system has a bad effect on the whole neighbourhood. The barter of tickets that goes on proclaims the fact that they are to be had, and sets every one on the lookout for them. Children are sent to ask for them, and, even if this is not allowed, they are sent to the shops to use them, and so begin an early training in looking for help from others.

Against all this there are only the exceptional cases where, as sometimes happens, an unselfish member of the family must be protected against himself, and forced to feed himself properly, by

being given an order on a cook-shop, instead of the money, which he would have been sure to have spent on others.

The system of relief by tickets, like that of election by voting and subscribers' letters, is one against which every clergyman should steadily set his face.

> Mrs. V. asked for convalescent aid for her children as her husband was out of work, and instead of the help she asked for she was given a bread ticket. It was found on inquiry that he was earning 35s. a week, and that she had gone to the baker's with a friend, who gave her sixpence for half of the bread. The two then went to the public-house, and, in the words of a neighbour, "came dancing down the street with the bread and the beer, boasting that they had done the parson."

> G. H. was suffering from phthisis. He had had open-air treatment which had done him a great deal of good, but on returning to London he had great difficulty in finding suitable work out-of-doors. His family was being helped, but it was felt that it would be fatal for him to have insufficient food, and yet he was the sort of man who would sacrifice himself for his wife and children. To prevent this, sufficient was given to the wife for her household expenses, and a written order on a coffee-shop was made out for the man, so that he was obliged to eat the necessary food himself.

IV

If character is the basis of all charitable work, it must be remembered that no man stands alone. Isolation in life means deterioration of character, and to prevent this there must be co-operation.

First, there must be co-operation with God. The right sort of worker can only be found among those who draw their inspiration from a source higher than themselves. They must be men who view all their work from the highest ground, who are ready to sacrifice the immediate gratification of "seeing people grateful," which dole-givers have as their reward when they "do their righteousness before men"; they must be men who are trained by their belief in a future life to look ahead in this, who care more for character than material welfare, but who believe that material welfare, if not wealth in the sense of riches, is the outcome of character. The Church should be able to produce this type, and among her sons living in communion with the Source of all good things should be found those specially called for this particular work.

Moreover, the members of the Church are one, and in communion with one another in Christ. They must therefore be in co-operation with one another in practical work. They should confer

with one another, so that each one may know what the others are doing, and make his work supplement that in which they are engaged. No moral cure is possible if, when a plan has been made which demands some effort on the part of the person to be helped, he finds himself able to go off to another worker, who gives what is asked for without making any demands on his higher nature. There should therefore be something of the nature of a relief committee in every parish, to enable workers to agree upon a definite line of action.

As an illustration of a plan frustrated by want of co-operation amongst church workers the following case may be cited. Mrs. S. and her husband were well known as heavy drinkers, though plausible, well-spoken people. Mrs. S. had been advised by the curate to put her children into a sick club, and she said she would think of it. A few months after she sent her mother to ask for help, and a doctor's letter, as her little boy was ill. She was reminded that if her daughter had saved the money she spent in drink, and had done as she was advised, she would be having her club doctor, and receiving sick pay for the boy. Still, if she would have put in the others at once, help might have been given. She simply went to the lady who held the Mothers' Meet-

ing, and got one without any conditions, and will continue to drink, trusting to luck in times of sickness.

Relief, however, is not a thing that can stand by itself. No department of human life is to the Christian separable from the rest, for all are under the rule of one God, and all should be consecrated in one Catholic Church. The committee must not confine itself to relief, but must consider the whole moral machinery that prevents distress and makes relief effective. Whether the work or relief had better be parochial in its organisation, will be considered in the last chapter, but certainly in the more important constructive side of charity, the church in the parish has an unique opportunity. She can back up the work of cure by personal friendly visiting; she can bring sympathy and encouragement to bear on the weak; she can build up habits of thrift and self-reliance; she can help in enforcing the improvement of conditions insisted on as a condition of help, make arrangements for girls going to service, and keep in touch with them when away; she can direct the young to opportunities of self-improvement in the shape of schools and classes; she can stimulate interest in games and hobbies; she can instruct parents in the care of their children and the laws of health; she can invigorate and humanise the work of her

schools. All this can be done with special advantage in the parish, and by workers who are anxious to relieve the distress around them, even if they have not yet the special qualifications needed for dealing with more direct and difficult problems.

CHAPTER IV

THE STANDARD OF LIFE AND CHARACTER

We have considered in Chapter II. the necessity of knowledge on the part of the worker, and of the trouble that must be taken to acquire it. In the last chapter we saw how it was, further, necessary that he should be possessed of initiative and imagination. In this we shall consider the question of acquiring a right judgment of the standard of life and character of those whom it is wished to help.

I

Balance and sureness of judgment are among the necessary qualifications for a ruler. The clergy are reckoned as gentlemen, *i.e.* as belonging to the governing classes, whose business is not so much to do the detailed work of the world as to direct and supervise it; who are expected not so much to labour with their bodies as to undertake the more important and exhausting duty of decision and responsibility. The peculiar opportunities of the leisured classes lie in this

sphere, and it is for this reason that their aid is invaluable in all social work.

A right judgment of the standard of life and characters of men is only acquired by experience, and by *trained* experience. It is perfectly possible to go in and out among people for years, and to see nothing and learn nothing. The faculties of judgment must be trained from the beginning; the worker must learn what to look for, and must get the habit of continually testing his conclusions by fresh knowledge. He needs the power to form accurate judgments of facts, of men, and of life.

For instance, judgment of fact will be needed in paying the visit that should always be made to the home of the applicant for help. It should be explained that some one will call on them at home as soon as possible, and no relief should be given except at the home or after knowledge of the home. The rent book should, if possible, be seen, and people often show it of their own accord. In any case, by the exercise of a little tact in conversation, they will offer it, as well as any pawn-tickets they may have, for inspection by the visitor. The regularity with which the rent is paid is a good index of character, and dates of pawn-tickets will often tell if the trouble is of long standing. Notes should, of course, not be

taken before applicants at the home, except of addresses or names, but mental notes should be made of everything.

There are few things people are more misled by than the appearance of the home. Even experienced workers often find it difficult to believe that a wretched and dirty home is not necessarily a poor one, or to convince themselves that another, spotlessly clean and tidy, can belong to a person in want. The standard of the street in which the house is situated must be taken into account, and the extent to which the condition of the rooms is above or below the average. The cleanliness and value of the furniture should be noticed, as indicating the habits and standard of comfort of the inhabitants. A room may look beautifully clean and comfortable at first sight, which a little consideration shows to have nothing left of any value that could be pawned; while another may be choked up with good but useless furniture, which the possessor does not trouble even to keep clean. The former points to a brave and resourceful person struggling against difficulties, while in the case of the latter the first step towards help lies in the difficult task of inducing better management.

The time of day at which the visit is paid must be taken into account. If a meal is going on, or

is just over, the room will look less tidy. If it is well on in the day and the bed is not made, everything else is probably behindhand. If there are many children, the house is not so likely to be as neat as that of a single woman. A discount must be allowed for Irish people, who care more as a rule about keeping their children well fed than they do about their clothes being neat. A practised eye will easily distinguish neglected children from those which are merely untidy. The photographs on the mantelpiece are signs of the strength of family feeling and the position of relations; the union or club card hanging on the wall is an indication of the worth of the husband; the piano, the shelf of books, or the bicycle tell of the interests of the various members of the family. These details are obvious when they are pointed out, but they do not occur to every one, though it is from them that a general impression can be gathered of the normal capacities and standard of life of the family in distress.

Judgment of men is more difficult than that of facts, but it is necessary both for estimating the character of the applicant and the value of his references. Roughness is not the same as bad character; a labourer does not look like an artisan, nor has a factory girl the same manner as a domestic servant. Pious language should

always be suspected, especially when dragged in irrelevantly; there are only a very few persons connected with the more strongly marked sects who naturally use it in the way poor people are made to in stories. Sharp notice should be kept for the signs of drink, the smell of which often reveals what is the matter.

So, too, considerable discretion must be used in accepting the evidence of references. That of the landlady is often biased; when the rent is behind, and there is hope that help will be forthcoming to pay it, nothing may be too good to be said of her lodgers. Former landladies, on the other hand, sometimes seem to take a pleasure in blackening the characters of their previous tenants merely from personal motives. As a rule it is inadvisable to see the owners of a house in which the applicants for help are living. They do not wish their affairs discussed by such near neighbours unless they are personal friends. In cases, however, fortunately by no means rare, where in difficulties of sickness the "landlady has been very kind," she may be taking a personal interest in her lodgers and be able to make useful suggestions. A religious bias has sometimes to be allowed for; one person will have no good word for a Roman Catholic, while another will give an excellent

character to the most disreputable of her co-religionists.

The question as to drink should always be definitely put. References will often describe some one as decent, hard-working, deserving, and only if directly asked mention that he is given to drink. Again, the meaning of different expressions should be carefully learned; one man may "have his glass with his dinner," another may "like his glass," but neither would come into the same class as the man who is "a bit too fond of the public-house," who again is not to be confounded with the "heavy drinker." In some parts of England there is a recognised distinction between the man who brings home the housekeeping money regularly before getting drunk on Saturday night, and the man who "drinks his wage." Again, teetotal references sometimes have a very high standard.

Contradictions should be noticed in the statements of references. They are often a sign that the informant is taking his cue from the inquirer, and saying what he thinks is expected of him. This of course seriously invalidates his testimony. The value of what references think their friends can do is often very great, as they know if they are "good managers," or "not very energetic," or "nobody's enemy but their own."

Again, judgment in estimating the standard of wages and life must gradually be acquired, and this will only come slowly with intimate knowledge of the district. It is only by experience that it is learned what families can live upon, how much difference must be allowed for those that are infirm, or who are accustomed to a better style of living; what must be reckoned as spent in railway or tram fares going to and from work, or as necessary, in addition, for those in shops or a business where good dressing is necessary.

Any one who knows well the district in which he is working will be able to tell fairly accurately what people get at the local trades, and will be able to give an accurate guess (mentioning a figure a little higher than the probable sum) in questioning as to earnings. He will guess there must be some reason if wages are given considerably below that which is usually earned in the trade at which the bread-winner is working; he will learn what places are good to work at, what business houses he would not advise girls to enter. He will know if wages that seem high are only those of season trades, or what additional sums may be counted on from tips and Christmas boxes.

All this knowledge of men and things is only

acquired in course of time. The worker must learn to avoid hasty generalisations, and must not fall into the habit of rigid classification. Each case must be treated on its own merits, and anything like hard and fast rules must be carefully guarded against.

It is always valuable, not to say necessary, to do some direct personal work in order to keep in touch with real life, but the *main* part of a clergyman's work should be the higher work of direction. If the charitable work undertaken be on any but the smallest scale, there will be constant need to rely on the opinion and judgment of others. It is perhaps harder to judge of any matter on evidence, but a truer result is so gained. You are not distracted by appearances or biased by personal likes and dislikes. Judging by direct impressions we should often see only a disagreeable and cross old woman, where the reading the entries of those who have traced the course of her life, and examined into her condition, reveals a picture of a heroic and noble life of self-sacrifice for others. An ordinary convalescent home seems an inexpressibly dreary place when visited; the letters of persons staying in them describe them as they appear to those who benefit by them, and give a more accurate picture of their nature and value.

II

As soon as the worker has acquired a sound power of judgment of the standards by which the poor guide their lives, he will be able to do something to influence them and raise them. Since the cure of distress lies in the strengthening of character, the first point to be considered is what they consider right and how far they are acting up to their own ideals. If they are doing this, however low those ideals may be, they may be raised. The aim of the worker is not to "raise people above their station," but to bring each individual up to the level of his class. The fault of much philanthropic work and the cause of its failure are due to this principle not being recognised. Organisations are started to "get hold of" individuals, and, disregarding the structure of society of which they are a part, take them out of their natural environment. The result is that they cease to influence their fellows, while, in all but the exceptional cases of such men as would in any case have worked their way up, they are really unable to take any place in a class higher than that in which they were born. It is no kindness for educated men to make friends with working-class boys, allowing them to be familiar with them, and giving them the run of their houses.

As the object of charitable work is to raise the whole standard of life, it is of course necessary to work on principle, and it is always worth while explaining the principles of any action to the person in difficulties. If it seems best to refuse the application for help, the reason should be given. Like children at school, the poor have a very keen sense of justice, and if the impression is current that money is given by chance or by favour, it has a bad effect on the whole tone of the neighbourhood. Christmas gifts intended to promote good-will often have the directly opposite effect of stirring up bitterness and jealousy; whereas if given on a fair system it would be easy to make a woman, who is inclined to be disappointed and spiteful, see that she could only have them if a neighbour suffering from sickness or poorer than herself went without, and certainly the real meaning of Christmas would stand a better chance of being understood by her and the neighbours she gossips with.

Certain ideas of social duty already exist strongly among the working-classes of England, and care must be taken that these are not in any way weakened. If the circle of friendship is apt to be narrow, the tie of relationship is very strong. John Richard Green once said that if he were asked what he considered to be the greatest

boon that the working classes had gained from the scientific advance of the last century, he would reply, "Sixpenny photographs." The portrait-gallery so often found over the fireplace is one of the clearest signs of a family who are united, and act up to the standard that the best public sentiment requires of them. Relations should always be asked to contribute in a case of distress. Even if they refuse and make excuses, they think of it, and their conscience is uneasy. If help is refused on the ground that they are not doing their duty, they see the justice of the refusal, and often change their mind and accept their responsibilities.

There is great danger that this natural co-operation and insurance may be destroyed, to the permanent loss of the mass of working people, by the thoughtless action of charitable individuals and well-meaning philanthropic schemes. There is a growing disinclination on the part of sons to support their parents, whom they look to see relieved by charity or out of the rates; and it is an undoubted fact that this prompts, and is fostered by, much of the language that is used about old age pensions.[1]

[1] At a revision of pensions granted by a charitable Board it was found that only two recipients had proved unsatisfactory, but that, out of the remaining twelve, in three cases the whole, and in three cases part, of the sum given could have been supplied by relations. In other words, the money was going to relieve people in good, or fair, positions.

The duty of insurance against death is universally recognised and fulfilled. Practically every man, woman, and child of the working classes in England is insured in the Prudential or some kindred society. This is perhaps the most striking illustration of the fact that people can always do what the society they live in expects of them. Nothing should be done to weaken this sentiment. Applications will rarely be made for help towards a funeral, and (except in quite exceptional circumstances) such requests should be refused and the applicants be made to go to the parish. To omit to insure may seem a small fault to us; to them it is serious, as it goes against a healthy and unquestioned public opinion.

The duty to be in a sick club is recognised, but not universally acted upon. Whenever, therefore, a man is not too old, and can pass the doctor, this should be strongly urged, if not actually made a condition of help. The difficulty will not lie in persuading him that it would be a good thing to join one, but in getting him to do what he acknowledges to be his duty.

Again, the duty of bringing up their children to trades is generally recognised in theory, though among the labouring classes it is far too rare to find parents who are willing to forego the higher wages a boy can earn at work where he is learning

nothing, for the sake of the improved position he will be in in six years' time if he is content with less at the beginning. It is the rarest thing possible for a parent to keep his boy at school for more than a week or two after he is fourteen. The raising of the school age has entailed no particular hardship on the labouring classes, who find themselves quite able to keep their children at school while they must, but are unwilling to manage a week more. The greater number are content to send them out as errand boys earning eight shillings a week, which will if they are lucky rise to twenty or twenty-five shillings, instead of being contented with two shillings and sixpence for a time while they are learning a good trade, at which they will be earning thirty to forty shillings in five years' time. It is often a good thing to insist on children being put to good trades (or girls being sent to *good* service), as a condition of help, not merely for their own sake, but in order to strengthen public opinion on the subject.

> One day on going into a school in a low-class neighbourhood I found the teachers jubilant. They told me that a girl who had applied to a charity for an outfit, had had it promised on condition that she should go into good service, or be apprenticed to a trade that would eventu-

ally bring in at least fifteen shillings a week. "That's just what we are always trying to impress on the girls," they said, "but they won't listen to us. And only a few years ago they granted one to a girl who was not at all a good influence in the school, and it had such a bad effect." It is not often one is able to trace so clearly the wider influence of a decision made on right principles.

Public opinion is clear on the question of drunkenness, though not nearly so strong as it should be. It is still treated as a joke, and that not merely by the uneducated. Care should be taken that charitable action should work on the lines of right popular feeling, both for economic and moral reasons. Immorality among women and unfaithfulness after marriage is condemned as strongly among the working classes as in any other, though comparatively little is thought of "getting a girl into trouble" before marriage. A man, however, rarely refuses to "set her right" by wedding her, in accordance with what is expected of him; and though among low-class people the need of marriage is hardly recognised, there is a strong feeling of duty to partners and children, perhaps of legal marriage, among those who are irregularly living together. It need hardly be said that such a low standard of morality should in no way be encouraged by charitable relief. The

marriage of such persons may not always be the course to advise, as for instance when one or other is known to be thoroughly depraved, but in such cases there is a double reason for doing nothing for them till they part. In cases of doubt the marriage lines should be seen. Those who possess them are invariably pleased to show them, others may be left to the Poor Law.

There are other social ideals which are only partially and imperfectly recognised. It is still almost universally considered that to waste money on extravagant funerals is a sign of respect to the dead. "It didn't come into the world for nothing," said a woman of her few-weeks-old baby, "and it should have a funeral, poor dear, even if it cost a pound." It is expected of the mourners that a large sum should be spent in "getting their black"; the most that thrifty mothers can do, in the face of public opinion, is to spend the money on good boots and underclothing. The task of making people see that a dead father is more honoured by using his insurance money to teach his wife a trade, that will enable her to bring up his children in comfort, than by spending it on plumes and feathers and drink, is a hard one. A certain Board of Guardians has done much in creating a feeling against such waste by invariably inquiring, in

the case of widows who come before them, as to expenditure over the husband's funeral. The result is that they rarely now cost more than £8, and if it were more generally recognised that the same question would be asked if application were made to any charitable body, no doubt we should see a general reform in the present method of burying the dead. The Church has a special duty in co-operating in this matter by pointing out the paganism of many of our funeral customs as well as their economic waste.

The sense of pity for suffering is common to all classes, but unless rightly directed is apt to cause serious evils. Uneducated people are singularly blind to the harm of expressing overmuch pity for the afflicted. If they have crippled children, they are always ready to talk about their sufferings before their face, and to make them show off their deformities. A far truer kindness would try to make them forget their ills, and aim at making them as far as possible like other children. While helping them in every way that can be thought of, they should be made as little fuss with as may be, and the goal of charitable effort should be to put them in a position to compete successfully with the whole, so that they no longer need pity. All collecting them together in societies with sentimental titles is very danger-

ous, and may easily lead, first to their parents making capital out of their deformities, and then to their sinking to the degradation of doing so themselves.

Positive ways of raising the standard of life are too many to enumerate in detail. Pride in the home and desire for cleanliness and comfort, when stimulated, lead to migration to better quarters or emigration to the colonies, the improvement in material condition being accompanied by wider interests and increased self-respect. All the work of schools, classes, polytechnics, athletic and friendly societies, libraries, social gatherings, help in raising the ideals, not merely of individuals but of classes; and among all these there is none so universal in application, so thorough in results, so widening in its outlook, so profound in its basis, so effective in its motive force as the power of religion. It is here that the Church has the enormous advantage in co-ordinating and inspiring all other powers that work for good.

III

Much that has been said in the two previous chapters may seem to some to be over-elaborate. To persons accustomed to the conditions of country life, where everybody knows every-

body, and all are connected either by blood or by the ties of social relationship, the work of charity may seem simple, and the machinery of inquiry and deliberation unnecessary. But in the towns, in which, under present industrial conditions, the main stream of English life is flowing, society has become far more complex. The area of influence of every act has been widened, and everything that is done must be considered in the light of its effect on the neighbourhood. People are watching our deeds and criticising our actions, and out of this interchange of words and judgments public opinion is being formed. The aim of the Church in charity is not merely to relieve "cases," but to create right conditions and tone of mind.

Therefore in every plan the wider economic effects of our action must be considered. For instance, the harm of supplementing low wages is not generally recognised. We constantly hear of societies for providing the poor with things under cost price, or for giving cheap meals to girls whose work is underpaid. The student of economics, of course, at once realises that such action does no good; that the whole benefit goes to the employers; that if the undertakings were on a scale sufficiently large to make any difference at all, the only effect would be that workers

would be still more underpaid. Yet in these ways a vast sum of money is wasted every year, which might have gone towards sending workers where they were more needed and could earn better money, or in training the unskilled and raising them out of the ranks of casual and badly paid labour. The root fallacy lies in regarding poverty as a necessity that cannot be cured, and due to conditions that cannot be altered. To supplement low wages is to drag down the whole labour market, and this is being done by people with the best intentions, simply because they do not realise what they are doing. The only cases where such a course is allowable are those of infirm or crippled workers, who cannot do so much work as the able-bodied, but who *are paid at the full rate* for all they do.

The same difficulty occurs in the question of underfed children. Certain boys and girls are evidently weak from lack of proper nourishment. The most simple way to remedy such a state of affairs seems to be to feed them; so soup kitchens and penny dinners have become a recognised feature in almost every poor parish or school. Reports are issued of the numbers dealt with, and visits are paid by patrons, who see obviously hungry children fed. But a closer examination of the working of these schemes

reveals the curious fact that exactly the same number are found to be underfed in each class, no more and no less; that the children do not seem to need feeding till the subscribers feel that the weather is getting cold, nor on Saturdays, nor in the holidays; that three basins of soup a week is supposed to be sufficient for each, and that when the kitchen is closed the children appear to get on just as well as before.

Then still closer personal knowledge shows that decent people "would rather their children went short at home than mixed up with that lot," that a regular trade is being done by the children with the tickets, and that the numbers are increasing year by year. The parents are found to be people who could well afford to feed their children at home if they would take the trouble; the reason the children are sickly is not because they are underfed so much as improperly fed, and the whole evil is aggravated by encouraging parents to trust to luck and send their children out to pick up what they can.

If, instead, each *family* had been taken on its merits, the really underfed children could have had *three proper* meals a day (not a basin of soup), and *every* day delicate children might have had special food; and if the cause of distress had been found to be due to the father

being out of work through sickness, he might have had convalescent or medical treatment, thereby ensuring the children proper meals all the year round, and in the proper place—viz. the home. But all this would of course have meant trouble, and would not have made nearly such a good show in reports to subscribers, who are totally ignorant of the working of economic laws.

It cannot be insisted upon too often that it is on the parents we must rely for the welfare of their children. The best of "Homes" cannot train a child for life as well as the average mother. The natural parental instinct is the strongest factor to be relied on in all work among the little ones, and great care must be taken that it is in no way weakened. There is unfortunately a growing expectation that children should be "put away somewhere" when trouble comes; and the readiness with which it is assumed that a widow cannot be expected to look after her children, and with which relations look to Societies to take them instead of doing anything themselves, is an alarming symptom in the trend of sentiment. Care must be taken, in trying to help a woman who has lost her husband, that those who are responsible in any way should do their duty by the children first. She should be

expected to keep as many as she can without having to neglect them, or to contribute some fair share towards their maintenance.

Special care must be taken in the case of children who are ill-treated or neglected. The first impulse of all workers is to say, "Save the child, and do not let it suffer for the fault of its parents." Unfortunately parent and child cannot be considered apart from one another in this way, and there is often no course but to leave things alone and let the child suffer, because the effect of relieving unworthy parents of their responsibility would be to increase enormously the suffering of the young over a far wider area. This is a painful fact which has to be faced. If once the idea gets about that you have only to be sufficiently cruel or careless to get your child "put away," numbers of little ones will be ill-treated, and their misery increased a hundred-fold.

Under two conditions may an ill-treated child be taken from its parents: when the cruelty or misdemeanour is sufficient for the law to interfere, so that they are punished and made to contribute towards the cost of maintaining those whom they are not fit to have under their care; and when the child is old enough, or nearly old enough, to be earning or useful at home. In the

case of girls over twelve there need probably be no hesitation in sending them to Homes, as the parents are being relieved of no burden.

This knowledge of ascertained social laws is necessary in all charitable work. The aim of the worker's action should be the creating of a right moral atmosphere, and so effecting a permanent betterment in the condition of the people. Utmost fairness is necessary, because of the demoralising effect of a scramble for benefits. Firmness in cases where drunkenness is found must be maintained, because of the effects on others who see gifts given to those whom they know to be intemperate. The importance of verification lies in the knowledge being diffused that the people connected with the church expect the truth to be told. Inquiry into past wages, or funeral expenses, keeps before their minds the duty of thrift. The visit to the home encourages cleanliness. Asking for marriage-lines raises the estimation of wedlock. Treating people by their needs, and not their professions, stops the temptation to cant. Where these wider issues are ignored almsgiving only increases distress. The criminal and poverty-stricken quarters of London are honeycombed with missions and charities, while certain of the worst districts owe their condition to the fact that their inhabitants

have special facilities for getting "help" from people who know nothing of the effects of their giving.

IV

It will be obvious, therefore, that workers must be trained by study and experience. A relief committee, such as that suggested in the last chapter, would only aggravate the evil if its members are ignorant of social laws. On the other hand, persons who have realised how much there is to learn will continually be checking one another if they are working together. To lay your plans before another often serves to show up their weak points to yourself, and it is generally the means of getting some improvement suggested. A committee of persons anxious to improve their knowledge and usefulness will be continually storing up fresh funds of experience.

But before all comes the need of training. First, the clergy themselves must have a grasp of the chief principles of Economics and Sociology. As setting and directing a policy of charity, this is specially necessary for them, if they are to see what their undertakings will lead to. Then the workers must have some training in method and detail, some experience in visiting, in writing letters and reports, in judgment of individuals,

facts, and social conditions. Such training might be gained first by study at the Universities, in settlements, in reading circles, and afterwards by practical work in connection with various societies, or in Charity Organisation Offices, where the many different branches of social work can be seen in their relation one to another.

CHAPTER V

STATE AND PRIVATE RELIEF

The charitable worker will not be long before he comes across the operations of the Poor Law. Even if he does not realise at first the enormous part it plays in the question of distress according as it is well or carelessly administered, he will hear of people having to go to the workhouse or infirmary, and will find out by his questioning that a number of people who apply to him for help have already applied also to the Guardians, and are in receipt of outdoor relief.

I

The history and working of the Poor Law cannot be treated, even in outline, in a small handbook, nor is it a part of the question of charitable relief. It is a subject on which a vast amount of thought and labour has been spent, which has been tested by the wide experience of many of the most diligent workers for the welfare of the people, and on which certain definite conclusions have been arrived at, and which may be regarded as

finally settled. It must be studied separately in the special works which deal with its various aspects; in the present volume we must confine ourselves to a short examination of its principles, in order to define its purpose and understand its relation to charitable work.[1]

We must then, first of all, get clear in our minds the essentially different grounds on which State relief and Charity are given. In order to protect itself, the State has decided that no one shall be permitted to starve. There is an obvious danger in allowing destitution in the midst of an organised society. A person who has no means of livelihood is a menace to the community. A man who is suffering from the actual pangs of hunger, and who sees no means of satisfying himself lawfully, will become desperate. Moreover, when a number in such a condition come together, their needs may easily lead to acts of violence, and they will unite to range themselves against society. For its own sake, therefore, the State finds it best to provide against extremities.

[1] The chief results of this study may be found in a short and popular form in *The English Poor Laws*, by Miss S. Lonsdale (King & Son, 1s. net); *Public Relief of the Poor*, by T. Mackay (Murray). For more detailed and scientific examination of the whole subject the student may consult *A History of the English Poor Laws*, by Sir George Nicholls and T. Mackay, 3 vols. (King & Son).

Similarly, since the danger of disregarding lunacy is one which affects the community at large, it is natural for the State to protect itself against it at its own cost. Infectious diseases, again, concern more than the sufferer and his own family, and it is the duty of the State to enforce the protective measure of vaccination on all, where gout and rheumatism may be left to the patient and his doctor. The aim of legislation is to safeguard the community; its action is purely selfish, if such a term can be applied to an abstraction like the State. Charity, on the other hand, is essentially personal, as we saw in the first chapter; its essence is that it "seeketh not her own," and it acts from moral motives, and for moral ends, alone.

Moreover, we saw that the aim of charity is cure. Of course no one can be declared absolutely incurable, and so all men are objects of charity; but for practical purposes we are obliged to use the gifts of judgment with which God has endowed us, and to separate those for whom there is a visible way of cure from those in whose case we can see none. These latter, the failures as far as we can judge, must be left to the working of the law. The Guardians are elected, not for the poor in the sense of the suffering, as their name falsely implies, but for

the destitute. It is destitution that they have to deal with, and not distress, the cure of which is the more hopeful task of charity. Just as moral destitution must be dealt with by the police, so material, mental, and physical destitution is provided for by the Poor Law in the workhouse, the asylum, and the infirmary.

The Poor Law is for people who are failures, and for them alone; for those who, from one cause or another, are unable to use the liberty which is the right of every responsible citizen. When such men are admittedly unable to take their place in society, the State steps in, and, while keeping them clothed, housed, and fed, takes them out of that society in which they have (temporarily, it may be) lost the right to live.

This function of the Poor Law is not clearly recognised by many, and, as a consequence, Boards of Guardians often adopt a policy which contradicts the fundamental principle of the law they are elected to administer. They argue, "It is cheaper to give a little out-relief than to take a pauper into the workhouse," and so leave the destitute person in the midst of the social fabric in which he has failed to take his part. The evil results of an out-relief policy are well known both to students of the history of the Poor Law, and to all thoughtful investigators of its present

working; and, like all other evils which inflict hardships on the poor, they are due to neglect of principle.

From the middle of the eighteenth century a change began to pass over the attitude of men towards the working classes, and, instead of desiring to keep wages low in the interests of the employer, they began to think more of the privations suffered by the labourers who earned so little. Unfortunately, instead of trying to better their conditions by education, by encouraging their independence, by increasing their wage-earning power, or by curing them in sickness, they relied on State aid, and tried to help them out of the rates. Out-relief was increasingly given, and in 1782 an Act was passed making it allowable even to able-bodied men, a permission which was made general in 1796.

It is impossible to exaggerate the evils that arose from this well-meant attempt, which ignored the distinction of State relief and charity. Matters grew so bad that in 1832 a Royal Commission had to be appointed to investigate the working of the Poor Law. The report of that Commission revealed a terrible state of things. The honest poor had to work harder and earn less to support the idle and vicious; work was taken from the industrious and given

to paupers; landlords voted relief to tenants who owed them money; women received more for illegitimate children than for those born in wedlock; sons and daughters refused to look after their parents unless they were paid for it; expenditure went up from £2,000,000 in 1783 to £8,000,000 in 1817, though the population numbered only 11,000,000; in fact, in the words of the report, "the independence, integrity, industry, and domestic virtue of the lower classes were in some places almost extinct," and the country was on the verge of material and moral bankruptcy.[1]

Then came the Act of 1834, which confined the action of the law to its proper sphere of safeguarding the nation and providing for the destitute alone. In the place of the attempt to be benevolent, it substituted fairness and honest administration, and the country leaped into prosperity. There was at once a marked development of charity; the self-respect, and with it the welfare, of the working classes increased enormously; an immediate rise in wages was the result, and the great working-class movements connected with the Friendly Societies

[1] *The Old Poor Law*, by F. C. Montague. Published by the Charity Organisation Society, 15 Buckingham Street, Strand. (6d.)

and Co-operation began to flourish; pauperism steadily decreased, and was in a fair way to be extinguished by a gradual diminution that continued till about ten years ago.

Unfortunately, a loophole was left in the Act of 1834 for a return to the mistaken and cruel policy that had preceded it. There is little doubt that the framers of the Act contemplated the entire abolition of out-relief, even though they could not get it done away with at once. The distinction of State relief and charity implies a separation of the recipients into two classes, and this is only possible if (except in a few quite exceptional cases) the destitute are entirely taken out of the society in which they have failed to take their proper place. This can only be done by limiting the relief given by the Guardians to indoor treatment within the walls of the workhouse. The tendency of late years has been to ignore the warnings of history, and to revert to the mischievous policy of regarding parish relief as a reward for the deserving, or as a right to be claimed by those who have paid rates; and pauperism, both indoor and outdoor, is steadily increasing with the adoption of a policy of free out-relief. On the other hand, wherever the Poor Law is well administered, outdoor relief decreases rapidly, and the work-

houses get no fuller, or gradually begin to empty.

There should therefore be a clear line drawn between persons who are in the hands of Guardians and those who should be taken in hand by charity. If the Guardians have made themselves responsible for them they should be left entirely to their care; charity should look after those it takes in hand thoroughly, and take them entirely off the rates if need be. There must be complete co-operation with the Guardians in the sense of working with them and not thwarting their plans. If they have a scheme for the welfare of some one who comes before them, charity must not interfere to upset it; if after deliberation they have decided to adopt a certain policy in their union, it is disastrous for persons, however well-meaning, to work against them. Many a charitable scheme has been upset by unwise Guardians offering out-relief, where the cure lay in giving in response to effort; and many a Board of Guardians has found its efforts for increasing the welfare of a neighbourhood made futile by the irresponsible dole-giving that is going on.

> Mrs. J. was left a widow with five children, only one of whom was earning. She was a very superior woman, who before marriage had been

a cook, earning as much as £35 a year. She must have been a really skilled servant, as she remarked that, if she returned to service, she would have to rub up her French for the menus. It was proposed to give her an allowance while having a course of lessons to get her hand in again, so that she could move to better surroundings and go out to daily service in the West End. Some of the children might have been got into Homes for a few years, till they would have been old enough to help their mother. Unfortunately, she lived in a neighbourhood where out-relief was freely given, and she preferred to be dependent on the rates, earning a wretched living at scrubbing and washing. She has consequently sunk to the level of the ordinary unskilled drudge, dragging down her whole family, simply because she would not make the necessary effort to rise, and could not resist the temptation of the money that was to be had without working.

Out-relief should never be supplemented by charity. The only rare exceptions are those where something is needed which the Guardians are legally prevented from giving. A doctor is not allowed to treat a patient who is already in the hands of another, and the same rule should hold good in the cure of distress. Apart from the discourtesy of such action, and the danger of upsetting

their plans, where this is done Guardians come to rely on their paupers getting help somewhere, and give inadequate out-relief in the expectation that it will be made up somehow or other. How hard this is on the less pushing can easily be imagined. If a clergyman comes across a case of a person starving on a few shillings a week from the parish, he should not add to it from charitable funds, as this will at best but help one person and leave the larger question untouched; while, if he does it frequently, it will increase the suffering of others by making the Guardians more ready to give inadequate allowances. He should represent the case to them, and try to get them either to give enough for him to live in decent comfort, or to take him to be properly cared for in the workhouse.

In every case of distress the relieving officer should be consulted. Apart from the intimate knowledge he possesses of the people in the district, the worker must be certain that the applicant who has come to him is not already in the hands of the Guardians. If this is done systematically the work of both will be helped. Many persons may be spared the disgrace of going on the rates, who apply to the relieving officer because they know no other source of help, but who may be set up again by charity, while

the relieving officer will be supported in his peculiarly difficult work by the knowledge that no one is going behind his action.

II

Persons who should be left to the Guardians, as being beyond the power of charity to help by alms, may be divided into two classes—viz. the materially destitute and the morally unfit.

The first comprises all those who are altogether beyond the power of charity to help. They include all lunatics, who cannot feel their position, and who are just as happy in a Poor Law asylum as elsewhere. They are out of society by the nature of their affliction. As distinguished from many of the imbecile or mentally *defective*, they may be described as mentally *destitute*. It would be mere waste of money to spend charitable funds on them.

The poor often have no facilities for being nursed at home. In this sense they are often physically destitute for a time. A sickness may not be severe enough to need hospital treatment, and the patient may not be in a fit state to be sent to a convalescent home. Though in normal times independent and self-supporting, and though they may have made provision against illness by joining a club and are getting their sick

pay, yet at the moment they are unable to procure what they need, and, as far as nursing is concerned, may be said to be destitute. They are thus qualified for public help, and are best treated in the infirmary ; nor does the same stigma attach itself to coming on the rates in this way, as no provision could possibly have been made for such a difficulty, nor is the family relieved thereby from any natural duty. At the same time it would be far better if such persons, who are fit objects of charity, could be cared for in nursing homes.

The materially destitute are best off in the workhouse. Where no plan of cure can be formed, the only thing to do is to advise them to go in. The evil may be staved off for a few days, but if the end is the same it would have been better to face the necessity at once and use the money for others. This is sometimes hard on respectable old people for whom adequate provision in the shape of a pension cannot be raised, but if the alternative is to sacrifice the prospects of children, it is better to let them go in. Fortunately the number of these is comparatively few, and by better administration of funds already available it might be still further reduced.

The second class is by far the largest. The morally destitute, or criminals, are dealt with by

the police, but there remain a large number of persons who are morally *unfit*, and as a consequence are always in difficulties. This is of course a fluctuating class, and the line cannot be drawn very exactly. The more we strengthen organised charity by seeking a cure in the renovation of character, the lower can the line be drawn below which we must confess ourselves powerless. At the top come able-bodied men out of work. They are generally, though by no means always, in difficulties through their own fault. There is rarely anything that a charitable worker can do in such cases, and generally the only thing is to let them go into the House if they really cannot get employment.[1] The great mass of drunken, dirty, and vicious people constitute what may be known as the "Poor Law class." Strong measures are with these the only course that can do any good, and the law the only power that can deal with them.

A strict administration of the Poor Law is both kindest to them and fairest to the decent and respectable. The same principle applies to other laws, such as those which refer to sanitation,

[1] In certain cases, however, a solution of the difficulty may be found in emigration. The better-class workers are usually in a trade society, and, receiving out of work pay, do not need to ask for help.

education, cruelty to children, and crime. The worker should be familiar with the provisions of these, so that he may co-operate with their action. The clergy should be in touch with the Medical Officer of Health for the district, with the school teachers and the attendance officer; he should know the provisions of the law, and be acquainted with the police authorities. The work of charity is distinct from their functions, but they form its background, and, where the law is firmly administered, they give a support to the morally weak, which opens the way to the true exercise of the highest power of charity to build on the foundation they have laid.

III

When it is said that the function of the law is distinct from that of charity it is not meant to imply that it is unchristian. There is a distinct place for the virtue of love in administration; and the qualities of a good public servant are precisely those of forethought, unselfishness, and moral strength, which, according to St. Paul's analysis, are its essential features. To serve as a Guardian of the poor in coping with destitution is different from undertaking the work of relieving and curing distress by charity, but it requires

the same qualifications and is an equally important work.

For useful public service great diligence is necessary. To do the work properly, a Guardian must be prepared to give up a large part of his time. Regularity in attending committees, even though the time seems little better than wasted, is a condition of efficient work. The visiting the various parts of the institutions under his charge will mean spending many hours in the schools, the infirmary, and the House, but in no other way can the work that is going on really be understood. The officials in every department, from the Clerk to the Board, the master in the House, the head teacher in the schools, downwards, can only be known by taking an interest in their work, and it is from the Guardians themselves in great measure that each one takes his tone, so that the influence for good or evil of those who are elected is incalculable.

Elective bodies are always in danger of becoming composed of persons who seek election from interested motives. Apart from those who stand with the deliberate intention of repaying themselves for their trouble by securing contracts and otherwise helping their business (these, it may be hoped, are but few), there are many who, though honest enough in themselves, have not sufficient

force of character to stand out against such action in men who are known to them personally, or with whom they are connected in their daily occupation; and there are still more amongst the class from which the Guardians are usually elected, who from a deficient imagination and narrowness of outlook do not realise their responsibilities in dealing with public money. The presence on the Board of a few persons of liberal education, whose disinterestedness in taking up the work cannot be called into question, and who are habitually guided by higher motives, is invaluable both in checking corruption in the few, and in stiffening the moral sense in the main body.

Moreover, there is an immense work to be done in humanising the administration of the Poor Law. With greater strictness in carrying out its provisions should go a kinder and more considerate manner. Laxity in principle is almost always harsh and cruel. Applicants for parish relief are often browbeaten and abused, and then given just what they ask for. The vicious are indifferent in such a case, while the self-respecting suffer terribly. A firm adherence to principles should be united with real consideration for the feelings of even the least satisfactory people. To attempt to keep down the rates by harsh treatment of applicants, while an appeal is made to

popular sentiment by promising at election time to vote for giving out-relief freely, is far less effective than a steady policy of throwing back men on to their own resources, pointing out the reasons for refusing out-relief, and endeavouring to get charity to restore them to independence.

The presence of women on Boards of Guardians has done great work in humanising administration without relaxing principles; and the Church has an enormous opportunity in building up men and women in these ideas of devotion, probity, and humanity, and sending them out to service on public bodies.

IV

The charitable worker will derive great benefit from serving on committees, or by taking part in some way in undertakings other than those of his parish. Only in this way will he be able to avoid the danger of parochialism. If he acts as a Guardian, or as a school manager, he will realise the various ramifications of society, and find out maybe how small a part those he comes across in his parish work play in the whole. He will learn to reckon with the wider effects of every action after it has passed out of his ken, and he will be made to acknowledge the futility of half-measures and unconsidered schemes. To get out-

side your work and "survey it from alien ground" is often very humiliating, but as a discipline it is most wholesome. We are all of us as a rule far too well satisfied with ourselves, and go on without self-criticism, or thinking how others see us, and as a consequence a large amount of effort is wasted on things that simply are not worth doing. For instance, it is hard to convince people that the mere dole-giving, to which the ideas of charity in the minds of most men are limited, is useless and harmful; the moment they take part in thorough and efficient work, they see it in its true light, and the false idea drops from them entirely. There is a peculiar danger in entrusting the cure of the ills of daily life to an order or class, whose profession necessarily separates them from ordinary social relationships.

> It is not meant in any way to disparage the devotion or self-sacrifice involved in the work of sisterhoods, the revival of which has been such a marked feature in the last seventy years. There are obviously certain persons who have the call to separate themselves from society and to devote their lives to good works, but it is doubtful whether they are the best persons to educate children for the battle of life, or to undertake the relief of distress, when they are so handicapped in understanding economic and social questions. It seems to the author that

> the natural work for such persons is to care for those whose misfortunes have separated them also from the ordinary course of life. If they would devote themselves to the care of the defective and half-witted, they would look after them as few others could, and would be meeting what is perhaps the most crying need of the day.

Besides enabling the worker to judge his work from outside, service in connection with other organisations will give a standard by which to judge both of poverty, and of the efficiency of the remedies by which it is proposed to cure it. There is a great danger that our judgment may become over-influenced by local conditions. In well-to-do districts poverty seems by contrast to be greater than it really is; in poor areas the standard of cleanliness is apt to be lowered. In rich parishes people get alms who can perfectly well do without them, while all the time elsewhere decent people are being forced to go on the rates because the necessary funds are not forthcoming to help them. The injustice of this will be strongly felt directly any one undertakes work that brings him into contact with the poorer neighbourhood. It is distressing to have to let a hard-working and thrifty widow in one district go into the workhouse, while in another

people with indifferent characters are getting perhaps two or three pensions which are not really needed. If the worker's knowledge of the people is limited to those in a small area he will probably lose his bearings, and, after a succession of dirty houses, slowly forget how clean they can be kept; or he may, without intentional dishonesty, describe his parish as composed of "the very poor," whereas in reality the average of the inhabitants may be of the regular labouring class in fairly comfortable conditions, with perhaps a street of artisans above and a sprinkling of casual workers below.

The value of outside work in setting a standard of efficiency in the work done is no less. In schools the regulations of the Education Department have to be observed, and inspectors visit to keep the work up to the mark. Friendly Societies have to meet the auditors every year, and a five-yearly valuation has to be reckoned with. Unfortunately neither the same efficiency, nor the same care, is demanded in charitable undertakings, and those who carry them on have frequently not had the business training to enable them to do so equally thoroughly. If, however, charitable workers take part in these other organisations, they will at least come into contact with men accustomed to business-like habits, and will

learn to apply the methods learned in them to test better their own less scientific work.

Finally, it is a good thing for the worker among the poor, who is chiefly occupied with the relief of distress, to take some share, however small, in social work that will bring him into contact with normal and healthy life. We shall be speaking of preventive work in another chapter, and of its bearing on the problem of poverty; but, for the sake of its influence on the actual work of dealing with distress, it is a good thing for the charitable worker to undertake some such task as the management of a school or collecting savings-bank, to take practical interest in a Friendly Society, to serve on a committee for getting girls to service and keeping in touch with them after leaving school, or to act as a manager of evening classes or polytechnics. This will bring him into contact with people living in natural and healthy conditions, and will prevent him from growing callous by familiarity with suffering, or, a more likely danger, from getting nervous and off his balance from unrelieved contact with difficulties which, after all, are the exception in the lives of the poor.

CHAPTER VI

NON-PAROCHIAL CHARITABLE AGENCIES

I

It is of the essence of charitable work that it should be personal. This fact, of course, has never been lost sight of by Christianity. It was, as we saw, a marked feature in the work of Christ; it was emphasised by His teaching that acts of mercy shown to the least of His little ones were done unto Him; it was never forgotten even when the almsgiving of the Middle Ages thought mainly of the benefit to the giver; it has been the best element in the traditional methods of dealing with the poor that the Church has inherited from her country experience.

But it is not so generally recognised that personal dealing is now only possible where charity is organised. The shifting of the balance of the population from the country to the town, while it has left principles unchanged, has altered the conditions under which they work. The simple relationships of the village, where

everybody knows everybody, and the whole social structure is visible to all, have given way to the complexities of city life, where class is separated from class and their mutual dependence is only obvious to those who exercise their powers of reflection and imagination. The change from agricultural to industrial conditions necessitates an entire change of method in charitable work, as in every other department of life.

This has of course been realised in a sense by most people, but the full significance of the change has not been grasped. We could not help noticing the increase of population, but we have hardly taken in the increased complexity of class relationships. There has been a tendency merely to enlarge the scale of operations and to increase the numbers dealt with; and, as a consequence, wellnigh all personal touch with those whom it is sought to help has been lost. The invitation to tea, that was a piece of personal hospitality, has developed into the wholesale "feed"; the kindly visit of sympathy, in which the little delicacy brought from the Hall, where perhaps the sick person's daughter was in service in the Squire's kitchen, or which maybe was made by the visitor's own hands, was valuable chiefly as a mark of that personal feeling, but this has degenerated into dealing out grocery

tickets to a miscellaneous crowd of persons, and writing reports for the benefit of patrons to tell them the number of "families dealt with."

The old social relationships were so obvious and familiar that men did not consciously reflect on their existence; in trying to cope with masses of population they forget that these relationships still exist, though in a far more elaborate form, and they act as if one class could be treated apart from another. So we find one person dealing with children, another occupied with their mothers, while a third is confining his attention to boys at work, each acting without regard for the other, and often ignorant of all that workers belonging to another denomination are trying to do with the same people.

Charity then must also be personal in its relation to fellow-workers. This is as important as preserving personal relationships between helper and helped. To secure its being so is perhaps the special work of the clergy, who cannot possibly know every one in the parish in any sense worth considering. They can, however, be the link between worker and worker, and, by organising and bringing them together, do much in making the whole personal and human, first in the relationship of the helpers to one another, and so in the entire work in all its details.

N. R. had lost his employment through a change in the machinery in the shop where he worked. Though only fifty-two and in full health, he was told that he looked too old. One daughter was ill from hard work at a coffee-shop, another had a wound in her foot. They had seen no doctor, as he could not pay for one, and the rent was running on. All this so preyed on his mind that he attempted to commit suicide. His wife dared not leave him to get work herself while he was in this state.

About the same time an old man of seventy-nine applied for admission to the workhouse. He was receiving a superannuation allowance from his trade society, and for the last ten years had lived on his savings, of which he had £67 still left; but he was lonely, and seemed to have no interest in life.

Temporary help was given in the first case, a letter to the foreman of a local firm obtained work for the man, one girl was got to service, another to a factory that paid good wages and was glad to hear of suitable workers, and, as they were anxious to let off a room, the old man was referred to them. He has found a comfortable home with them, with new interests in life, and the money given has all been repaid. No charity in the ordinary material sense was given, but by taking trouble, by personal influence, and by being in touch with various agencies, all these people were permanently helped.

The effect on the helper of taking part in disorganised work is disastrous. He gets overwhelmed by the apparent impossibility of doing all that needs to be done, and falls back on a despairing effort to "at least do *something*." He tries to do everything himself, instead of being content to be a part of a great machinery. The result is that he wears himself out without effecting anything, and misses his chance of humanising that particular part of the machinery for which he is fitted. The power of self-subordination is necessary for a good worker. If he does his own piece of work well, he may feel that he has a share in the whole, but this of course can only be the case when the work is well managed. Writing letters, keeping accounts, attending committees, may not seem at first sight to be fulfilling Christ's command to feed the hungry and give drink to the thirsty, to clothe the naked and visit the sick; but, if they are necessary parts of organised work, they class the doer of such things on the right hand in the separation of the sheep from the goats, and merit the reward no less than the actual giving of the cup of cold water, which can be entrusted to the least experienced worker when the whole is arranged.

The worker should never forget that he has

to take care of himself, both for the sake of those with, and for, whom he works. There is no merit in overwork; it would be wrong for him to make himself ill, even if it concerned himself alone; and, as a matter of fact, it is very troublesome to his fellow-workers to make them do what he is responsible for; while the work done by a worried and depressed philanthropist is of little value to those whom it is meant to benefit. Even little things like dress and manner play a large part in charitable work, and they depend largely on health. The force of good spirits and vitality is very contagious, and far more is got through by those who do their work without feeling it a burden. Every worker should therefore be careful to take proper exercise and rest; he should acquire the power of throwing off all thought of his work when it is done, and should avoid "talking shop" at other times, so that he may come fresh to the subject, and confine himself to talking about his business while he is at it.

II

Nor is the effect of disorganisation on the applicants less unfortunate. We have already spoken of the temptation to untruth that is thrown in their way when their statements are

not verified, and of the half-lie of concealing what others are doing when there is no co-operation between workers. The multiplication of competing agencies involves the loss of an immense amount of time in people who go from one to the other. A large number of women in London spend day after day going round first to one hospital and then to another; they get bewildered with the number of people tackling them, and become unable to make up their mind to follow one course and stick to it; and the demoralisation caused by the general scramble for benefits is only what might be expected. What, however, is perhaps most painful is the entire impersonality of it all; the "visiting lady" is regarded simply as an official who is paid for her work, and from whom sundry small doles can be extracted.

It is of course impossible to treat fully of the numerous agencies for the improvement of the condition of the poor. We must confine ourselves to a few points in connection with the chief classes of persons dealt with, and see what are the special opportunities of the Church in dealing with them.[1]

[1] For a complete and detailed list (excluding those known to be *malâ fide*) the reader is referred to *The Charities Register and Digest*, published every year by Messrs. Longmans, Green and Co. for the London Charity Organisation Society. This

III

In dealing with the young, perhaps the most important non-parochial agencies with which the clergy are brought into contact are the various country holiday funds. By these organisations children are sent to the country for a fortnight, being boarded out with cottagers, while their parents pay according to their means. The arrangements are generally made through the schools. The special advantages of this system are that the children get a good long holiday; while they are taken into families where they live naturally with others of their own class, behaving well, and under the care of responsible persons. The benefits derived from such a system, both to health and in enlarging the child's experience, are immense.

In most London parishes "days in the country" are also arranged, generally in connection with Sunday-schools. This has developed out of the old country custom of arranging a tea at which the teachers and the children, with whom they were in contact every day, sat down together, after which they adjourned to a neighbouring

work, which serves as a dictionary for charitable work, should be in every vestry, and, with its admirable introduction, "How to Help Cases of Distress," should be studied and referred to by every worker.

field to play games together,—a simple and natural treat.

The day in the country, or at the seaside, is a very different thing. The children start early in the morning, and are packed into brakes or into the train. The teachers go in separate carriages, and the children shout and scream the whole way. On getting to their destination they rush to the swings and stalls, and spend all the money they have been saving up for weeks, often amounting to several shillings, in cheap sweets and useless presents. The teachers go for drives, the younger children hang about the swings and donkeys (except when the trip is to the seaside, when they amuse themselves healthily on the beach), the elder boys and girls wander away together into the lanes and woods. The children reassemble for tea, at which they over-eat themselves, secrete cake in their pockets, and behave generally as the roughest of them would never dream of doing at home. The teachers, again, have their meals apart. Finally they return, getting home late at night, exhausted and excited. By attending a church day-school, a chapel Sunday-school, and an undenominational Band of Hope, children can often get three such days in the "country," which are as bad for them in every way as the fortnight

in the real country is good. An enormous amount of money is wasted in these excursions, which if put together would, with the help of the holiday funds, be enough to send every single child for a fortnight's holiday. Probably, if the various denominations could be got to work together, it would be found that by means of the school savings-banks nearly all could put by enough to pay for themselves. Charity then would be doing its higher work of teaching the children how to get a holiday, making the arrangements that the parents could not make, and helping in exceptional cases.

> Out of a class of 33 girls in a "very poor" neighbourhood, in which is situated a mission which issues sensational appeals all over the country for subscriptions towards a "day in the country, which to a poor London child is the one red-letter day in the year—perhaps in their (*sic*) life," it was found that, at Christmas, 4 girls went to one treat, 9 to two, 3 to three, 7 to four, 7 to five, 2 to six, and 1 to eight.

Moreover, the harm does not end with childhood. The "day in the country" is the direct preparation for the "bean feast" of after-years. There are few more painful sights than to see how the lower working-class family splits up for its pleasures, the women going off together for

their mothers'-meeting outing, the men going off in the brake with a cornet and stopping at every public-house. The country holiday, on the other hand, prepares the way in after-life for the visit to relations, or the week at the seaside, to which the man takes his wife and children, and all return together the better for the change. If the reform could be carried out in the schools, there would be little need for the clergy to arrange young men's camps or foreign tours, as working-men would be familiar with the idea of a proper holiday, and would set about arranging it for themselves, as they now do the bean feast.

We have spoken of the harm well-meaning sentimentalism may do in the case of cripples, by weakening the self-reliance that they specially need in large measure, by encouraging self-pity, and by allowing relations to make a profit out of their sufferings. Those needing special treatment should be referred to a doctor or hospital, or to a society such as the Invalid Children's Aid Association. The clergy will often be asked for assistance towards getting surgical appliances. These should remember that instruments which are easily got are usually little valued, and should insist on the applicant paying a fair share of the cost. They should discourage

the use of subscribers' letters, especially where they are for small amounts, and many have to be obtained. These do great harm in teaching people to beg, as they do not realise that the letters have to be paid for by some one, and make them unwilling to put by for a new instrument, which they know they will need when the one they have wears out. Institutions should be supported instead which are managed on the lines of the Metropolitan Hospital Sunday Fund, which has special arrangements for giving grants towards instruments, and spares the sufferer the humiliating process of asking till he has a sufficient number of free letters.

Uneducated people are generally very anxious to get expensive instruments, which frequently they refuse to wear after one or two trials, or put aside "because it made the child cry." A valuable work can be done in the parish by a visitor who will back up the work of the Society that has granted an instrument, by watching such persons, and persuading them to persevere in what is the only chance of cure.

The most hopeful work in connection with crippled children is that of apprenticing them to trades for which they are fitted. The clergyman often can suggest some one who would be willing to take trouble in teaching a lame or

deaf boy his trade, and has special opportunities in knowing the child while it is little, before the parents have begun to think of the future, since he can urge them to put by a little every week, so as to have the requisite sum for the premium when the time for apprenticing him arrives.

Convalescent aid figures largely in charitable work. Here, again, the work is mainly done by agencies other than parochial, but the clergyman has an important part in the work. He should be careful that the Home to which he sends a patient is suitable for his particular case; a delicate man may be sent to a bracing East-Coast Home, and come back worse than he went; and for some a longer stay may be necessary than particular Homes allow. He should remember the distinction between Convalescent and Holiday Homes, and should observe the utmost care in signing recommendations. "I don't mind the rough people, and I don't mind the dirty people so much," said a matron of a convalescent home, "but I can't stand the people who spend their whole lives going from Home to Home and using us as a boarding-house." Yet somebody signs the recommendations for these people who are keeping others out.

It is not much use to send a person away who

has fallen ill from living in bad surroundings, if he is to return to the same conditions. There is a great work to be done in the direction of preventing the benefits of convalescent treatment from being lost, by friendly visitors who will call from time to time to encourage those who have been away to keep their houses clean, and to remember the value of fresh air.

Perhaps the most frequent cases of distress are those of widows who are left with families of young children. We have already spoken of the extravagance and heathenism of popular funeral customs, and of the duty of the clergy to combat them. In certain districts there is a special danger that women so left will be tempted to lead immoral lives. Every effort should be made to place those who have lost their husbands in a position of independence. If they cannot support all their children, a certain number should be sent to Homes, or, if that is impossible, or the woman is of a rough class, they should be sent to the Poor Law schools. Influence should be brought to bear on the Guardians to take them, instead of offering the woman out-relief and letting them run wild while she is at work. If the woman had a trade before marriage, she should go back to it; if not, she may

be trained for some occupation, and an allowance given her during her time of learning. In this way she will be able to look after some of her children properly, and to keep the home together, till the children who have been sent away can come back to help.

The clergy have special opportunities in these cases, as they know the woman's position before her husband's insurance money is spent, and can urge her to apply in time to the proper quarters. Too often such persons live on what is left over from the funeral till it is all gone, and the help necessary while learning a new occupation has to be found from charitable funds.

The provision of pensions for the aged is one of the most popular forms of modern charity. There is something which rightly appeals to men's pity in the thought of an old person, who has struggled bravely through life, being left in want in his last years when all his relations are gone; and there is a strong feeling that such should be spared the humiliation of entering the workhouse, or even being obliged to go to the relieving officer for an allowance. At the same time, this natural and right feeling may cause grave dangers in creating an expectation that age as such will be relieved, and so encouraging the

idea that children need not support their parents, and that men in the prime of life need not prepare for the future. If these opinions gain ground, the sufferings of the aged will increase beyond the power of any pension scheme to deal with.

The points to be considered in such cases are whether the circumstances are exceptional. People must learn to make provision for the normal conditions of age; but when there are special evidences of high character, thrift, and family feeling, in the cases of those who are nevertheless unable to meet the needs of advancing years, charity should step in to supplement what has already been done. The points to be considered in character include the self-respect that has a horror of seeking relief from the rates; those who, though quite respectable otherwise, have no shrinking from claiming support on the ground of having paid rates and taxes, would not feel the stigma of pauperism, and may be left to the Guardians. Thrift must be extended in its meaning to include the virtue of those who have met special claims on them, who have brought up large families, nursed invalid relations, or struggled bravely, though themselves hampered by continual sickness. In very few cases will it be found that relations can do nothing; sometimes each hangs back because he expects the others to take the lead, and all that

is wanted is that some one should see them all, and get them each to promise a regular sum every week, leaving probably only a small amount to be made up by strangers.

> L. M. was blind from his boyhood, but in spite of his affliction managed to support himself till he was sixty-three years old, and for twenty years he also made a home for his wife's sister. He earned his living as a pianist at some Assembly rooms, and by playing at a mission hall, but rarely made more than 18s. a week. In spite of his small income he managed not merely to keep his home comfortable and tidy, but also to save a little. Owing to the change of musical taste his occupation went from him, and he got fewer and fewer engagements at local concerts. In view of his excellent character, his thrift, his independence in not applying to the Guardians, his kindness to his sister-in-law, and their solitary position in the world with no relations able to help, special efforts were made to provide the three old people with an allowance to enable them to spend the remainder of their lives together in comfort.

It has been found by experience that, in the case of old people past work, five shillings a week above the rent for a single person, or seven shillings for a couple, is sufficient. This of course may

be supplemented by occasional gifts, of clothes, in sickness, or in severe weather.

The granting of entire pensions is probably beyond the resources of most parochial relief funds, and the difficulty of getting at relations living at a distance makes it better that they should be organised by some body that operates over a larger area. Moreover, this will ensure a more regular standard of selection, and prevent many of the most uncomplaining and retiring, who live perhaps in poorer districts, being overlooked. The writer has had to read through many accounts of the lives of persons who have applied for pensions, to see if they came up to the required standard. The wonderful heroism that some of these reveal in the simplest terms, and under the most ordinary conditions, would be a revelation to many, as showing what the poor can, and will, do; and such records form a strong contrast to the sentimental stories from which many draw their ideas of their lives, while they far surpass them in pathos.

On the other hand, the Church has a special opportunity in providing almoners for those old folk to whom a pension has been granted. They need some one to take their money to them every week, to make friends with them, to watch whether the sons and daughters are giving the help they promised, to see that they are being properly

looked after and their rooms kept clean, to report when they fall sick, or when they grow so infirm that they need to be moved into a Home, or, perhaps, into the Infirmary. This purely personal work can be done by no one better than by parish workers, who are in touch with the whole life round them, and can interest the old people in what is going on in connection with the Church.

IV

There is room, therefore, for great development of organisation of parochial work with charitable agencies outside its own activities. It is not enough that those within the parish should be working together. The main body of charitable work is, under our present industrial conditions, being carried on on the larger scale, whether by the great Diocesan and National Church Societies, or by secular institutions, such as hospitals and endowed charities. The present separation of the work of the two classes of undertakings involves a serious loss of benefits to the people in the parishes, and a no less serious loss of workers to the many excellent societies that are crippled for want of volunteers who will devote their time to help in carrying on the work.

The great need of the present time is the

proper organisation of charity. It should be no obstacle that the various agencies differ in the religious opinions of their supporters. The more necessary it may be to stand out for the impossibility of ignoring differences in religion by a pretence of fusing them in an undenominational creed, the more necessary it becomes for members of religious bodies to meet on common ground wherever they can. This would clear the issue in religious matters, as social and material considerations would be eliminated, and each body would stand or fall by the truth of its creed, while charitable work would gain enormously by the united force of their combined goodwill towards men.

> It was to secure such co-operation that the London Charity Organisation Society was started in 1870, and that, with its Central Council and its forty District Committees, it is working over the Metropolitan area. There are some one hundred societies and committees in the United Kingdom with which it is in correspondence, and which work more or less on the same lines. Its main object is to improve the condition of the poor by bringing about co-operation between charity and the Poor Law, and between charitable persons and agencies of all denominations amongst themselves; by spreading sound views on charitable

work, and creating a class of almoners to carry them out; by securing due investigation and fitting action in all cases, and by repressing mendicity. It has, of course, no funds of its own for the relief of distress, but it can often suggest sources of help, and get others to co-operate when a case of difficulty is brought to its notice. Its local offices, at which such applications should be made, constitute centres of information, and the various secretaries are always ready to do their utmost for the organisation of philanthropic effort.

CHAPTER VII

THE PREVENTION OF DISTRESS

Our consideration of charitable work in the parish would be incomplete without some reference to the prevention of distress. That this is a question even more important than that of its cure, has been recognised by the common experience of men, which has expressed itself in proverbs as to the use of the stitch in time, and the futility of a tardy locking of the stable door. It is a grave mistake to leave this element out of count in our conception of charity, as it is not merely the most useful, but also the most effective and encouraging side of social work, and that perhaps in which the moral issue is clearest.

I

It is the more effective side of charitable work, because it is easier to carry out. In dealing with distress we come into contact with a state of things which fortunately is exceptional; in turning our efforts to its prevention we are brought

into relation with people as they are when living under normal conditions. This makes the problem easier in itself, so that its solution can be undertaken by persons of far less capability and experience, while the actual carrying out of schemes is more fruitful in results, since it is directed to stimulating and encouraging forces which are already working. Most people can watch over the health and growth of their children; in sickness the advice of a medical man specially trained for his duties is necessary.

The work of prevention, moreover, is far more pleasant, as the worker approaches those whom he wishes to help in a different attitude. In making the preliminary inquiries that are necessary before giving relief, he is bound, if not to believe the worst, at least to be prepared for it. His attitude must therefore be one of caution, and to a certain extent of suspicion. In constructive work, however, there is little need to inquire into a person's conduct or affairs. If you are asking men to do something for themselves or others, instead of seeing how you yourself can best do something for them, you are at liberty to believe the best of every one with unshaken optimism. Your belief in them can do no harm, and may call out and strengthen what they have already of good. A man may

be a drunkard, to whom it would be worse than useless to give money; if you can persuade him to put by money for a holiday for his child, you are saving it from the public-house and strengthening the strongest motive that he has to keep sober, viz. his care for his children. A woman may be of indifferent character, dirty, and a bad manager; if you can encourage her to send her children to school regularly, and to send them clean, you have at least made a beginning in habits of care for her little ones that may extend in time to herself and her home. In both cases you can ignore what you may be told to their disadvantage, and act and speak to them as if they were industrious and self-controlled people.

The attitude of those whom it is desired to help is more satisfactory also. They have no temptation to hypocrisy, as they have nothing to gain. The canting, with which the almoner becomes so painfully familiar, disappears, and they talk straightforwardly and naturally. Societies for giving legal advice to the poor find it a great advantage to be bound by their rules to give no material help, as their clients are found to be more ready to give their confidence and to follow their counsel. As soon as it is realised that there is no danger of being

accused of "church creeping," people become readier to consult the clergyman in more important matters, and more reasonable in taking advice.

Any lady can try an experiment which will prove the truth of this. Let her sit in a parish room without her hat and receive applications for relief, and then let her put on a hat and cloak that will prevent her being immediately recognised and go round to the same people, say, as a provident bank collector or as a visitor from the school, and she will find it hard to recognise the identity of the persons she has seen from the two positions exactly in proportion as they fail to penetrate her disguise.

Again, the spiritual value of the more hopeful work is greater, as moral issues can be more directly insisted upon. When people are ill or in difficulties, it is not the time to preach to them; but when they are independent and able to answer back, it is far easier to emphasise their duty. There is among all men a great need of spiritual thrift that will lay up treasures in heaven, in the shape of a moral reserve, that can be drawn upon in slack times of depression and doubt. If characters can be braced and habits formed in the ordinary course of life, they will not fail in the stress of misfortune,

and it will be found that half the cure of distress has been already effected.

II

Everything that can be done to strengthen the character and form habits of providence, unselfishness, and moral strength, is in one way or another the constructive work of prevention. Certain of the more obvious forms of such work that can be carried on in the parish may be considered under three heads—the promotion of thrift, the raising of the standard of life, and the building up of character by friendly visiting.

Thrift is not mere saving of money. Mere prudence is at best an ugly virtue, and carefulness may easily become sordid and miserly. Thrift, as the virtue of thriving, involves a growth from day to day; its essence, therefore, is the habit of looking forward to greater ends; its perfection is seen in God's providence.

The usual method of teaching thrift is by Penny Banks. They are generally held on Monday in the school for the children, or on Saturday night for older people, and are found in almost every parish. In some, collecting savings-banks have been instituted, and instead of district visitors calling, with perhaps no very

definite object in view, workers have undertaken to call regularly every Monday morning to receive the deposits of all those in the district assigned to them who care to make use of their services. There is considerable evidence that the institution of such banks in the place of ordinary district visiting has been most successful, not merely in saving money that would otherwise have been wasted, but in the improvement in the general attitude of the people towards the Church, when its accredited agents give time and trouble to make people help themselves instead of doles to relieve them from effort.[1]

It is often asked whether the time spent on the management of Penny Banks is not largely wasted, and especially whether it is the work of the Church to organise them, and of the clergy to direct them. The answer to these questions depends entirely on the end that their promoters have in view. If the object is merely to save money, even if the time be not wasted, at least it is no part of a clergyman's work to give up his own calling for that of a banker. But it is part of the Church's work to teach and to form habits, and if the object in view

[1] *Cf.* C. Booth, *Religious Influences of London*, vol. i. p. 147; vol. iv. p. 128; vol. v. pp. 12, 63, 103, 116, 170; vol. vi. pp. 35, 51; vol. vii. pp. 21, 31–33.

is to teach children to look ahead and to acquire the virtue of thrift, it is well worth the time and trouble if this can be done by a Penny Bank. If the object is to save children and parents the trouble of saving for themselves, it is useless and harmful; if the object is to set them to save for themselves, it is useful and valuable. A bank for children is therefore better carried on in a school than as an independent organisation, so that object-lessons in the larger aims of thrift can be drawn from its working, for though it is not a schoolmaster's business to save money for his scholars, it is his duty to teach providence to those under his care.

The regulations for working Penny Banks in connection with the Post Office can be obtained at any branch office. Two methods may be adopted. A single account may be opened into which the whole sum collected every week is paid, and if this plan is followed, the necessary depositors' books and account books can be obtained on application. This system probably results in larger sums being saved and involves less trouble in withdrawals, but it has several drawbacks. The interest due to each depositor is hard to calculate; it entails considerable labour in book-keeping, and it does

not (a more serious drawback) teach the depositor to save for himself. If he leaves the neighbourhood he is obliged to withdraw his savings, and, in the case of children, on their leaving school a lump sum is handed over to them just when their parents are least able to resist spending it, and it is only rarely that it is transferred to an account in the Post Office.

A better method, therefore, is to adopt the stamp-slip system. Forms containing spaces for twelve stamps can be obtained at the Post Office, which, when filled in, are accepted as deposits of a shilling. The depositors buy stamps with the pence they wish to put by, and stick them on the slip themselves. When a shilling has been so saved an account can be opened at the Post Office, though it is perhaps better to wait till two or three have been put by, and there is reason to suppose that the depositor will continue to save. The manager or collector of the bank keeps a supply of stamps, as well as the depositors' slips and their bank books. In school banks it is necessary for the depositors to have cards, and the manager a book, in which all deposits can be entered as well, as otherwise parents have no proof that their children have paid in the money given to them.

The merits of this system are—that there is

no difficulty about the interest, as it is paid into the several accounts by the Post Office authorities, and that there is no trouble in book-keeping, as the accounts keep themselves automatically, the stamps on the slips being the equivalent for the receipts. But the chief advantage lies in the fact that the depositors learn how to make use of the Post Office stamp-slips, and how to open an account, while they experience a certain difficulty in withdrawing their savings. They can be accustomed to paying in at the office by being allowed first to keep their own books, and then to keep their slips, until they have acquired the habit of saving and continue it independently, even if they move to another part of the country, and, in the case of children, after they have left school.

An objection is sometimes made that this system leads to bad results, in that it puts temptation in the way of children, who might learn to steal stamps while they would not take money. This is urged by people of experience, and the objection should be given its full weight; but surely the remedy lies in impressing on children that stamps are money, and this can be best done by accustoming them to save in stamps, the value of which they learn by buying them with their pence.

The question as to what interest, if any, should be given in Penny Banks presents difficulties to many people, but is quite simple to answer if the ultimate aim of teaching thrift is kept in view. It is often urged that a high rate of interest "teaches them to save," and in parochial accounts a large sum often appears as given for interest on money deposited in banks, or subscribed to clothing or boot clubs. If the object of the bank is to emphasise the difference between "the poor" and the rich, and to keep the former different and dependent, and if it is desired to rival the Post Office by outbidding it, then a high interest should be given. If, however, the aim is to teach thrift, to encourage people to help themselves, to show them how they can make use of opportunities always within their reach, then, instead of giving money, trouble should be given, and the advantage of removing their savings to the Post Office, where they will get interest, should be pointed out.

In the same way, all giving of bonuses in boot, clothing, and coal clubs should be avoided. It is unfair to the local tradesmen that the alms of the charitable should be used for underselling them and favouring one particular shop, while from the point of view of teaching thrift it is positively harmful, as it encourages the subscribers to save

only when they can get special advantages and not under ordinary circumstances.[1]

Again, it may be doubted whether even the teaching of saving is of sufficient importance to justify the clergy devoting their time to it, unless the higher ends of thrift are kept in view. If the weekly deposits do not merely lead on to the opening of a Post Office account and the habit of putting by, but also teach men to save with an object, such as providing necessary surgical instruments for themselves or their children without asking for help, for securing a good holiday independently of charitable assistance, for buying a bicycle, or following some hobby that will enlarge their interests in life, or as a provision against old age—then the work assumes a greater importance. The work of the savings-bank should therefore be made a stepping-stone to such ends, and especially to the greater work of the Friendly Societies.

The duty of providing against sickness is gener-

[1] An interesting account of an experiment in a country parish can be found in a paper entitled *Charity Organisation in a Rural Parish*, published by the London Charity Organisation Society. Occasional Papers, No. 15, third series. The result of stopping the subsidised clothing club was that a local tradesman took up the work on a business footing and with greater success, while the Church was relieved from the arduous and undignified work of acting as a tradesman's tout.

ally recognised. One of the immediate results of the Poor Law of 1834, with its aim of stopping out-relief, was the rise of associations for mutual aid in sickness. Instead of relying on the State for help, men began to recognise their duties to one another, and out of their improved wages began to form tontines or slate clubs. Each member contributed a fixed sum each week, and in sickness received an allowance from the funds, which was brought to him by a fellow-member who visited to report on his health. At the end of the year the surplus was divided proportionately among the members.

In so far as this was based on the principle of mutual help and of looking ahead for a year, it was an excellent movement. It was soon found, however, that, apart from the dangers of bad management, and the risk of the treasurer bolting with the funds, it was a bad plan to share out at Christmas, as the money paid out was generally wasted. Moreover, as the club was reconstituted every year, a member was liable to be refused in old age, or after a serious illness. As soon as this was realised, the great Friendly Societies, which had already been founded by more far-seeing men, such as the Ancient Order of Foresters, the Independent Order of Oddfellows, Manchester Unity (founded in 1821), and the Hearts of Oak

Benefit Society (1842), began their great development. In these, by paying a slightly larger weekly contribution, graduated according to the age at which the society was entered, provision is made for continuous sickness and old age. Moreover, by the Act of 1896, such societies may be registered; and, since the conditions of registration necessitate a quinquennial valuation of assets and liabilities, there is no fear, in the case of the well-known societies, of fraud or bankruptcy, even though the various lodges and courts may vary in strength.

Slate clubs still have, of course, a limited value in the case of persons who are unable to pass the stricter medical examination of a sound society, but can perhaps get some sharing-out society to accept them; and occasionally they are useful to persons who have passed the age limit of the registered clubs. But this is a small set-off against the positive harm they do to thrift by encouraging men to rely on organisations that will fail them in their greatest need, and in the injury they inflict on the sound Friendly Societies by attracting members away from them by the delusive offer of a lower rate of subscription and the annual share-out. It is most unfortunate that religious bodies should so often be found encouraging and organising this antiquated form

of insurance, which, however good as a beginning sixty years ago, is now positively harmful. The prejudice thus created against the Church among the best of the industrial classes in England is not realised by the clergy, but can be easily gauged by any one who will study Friendly Society literature.[1]

Every clergyman, therefore, should make a point of seeking out the secretary and joining a Friendly Society, and should take an active interest in the affairs of the court to which he belongs. Unless too old he should join as a benefit member, though even as an honorary member he can help on the cause considerably. He will by this means get into touch with men of a different class from that to which he belongs, far more effectively than by starting workmen's clubs, where it is impossible to avoid an air of patronage, while he will have no financial or secretarial responsibility, such as is involved in the management of the unsatisfactory slate clubs. The social and brotherly side of the Friendly Societies gives them their peculiar value, as it is obviously a nobler thing to be ready to help others in sickness, or to be helped by them in turn, than merely to save for yourself. Men

[1] See, *e.g.*, an article in *Unity*, May 1903, entitled "People Who are Injuring Friendly Societies."

who are of weak will, or those in whom there may be a hereditary tendency to drink, should perhaps be advised to join the centralised Hearts of Oak Benefit Society (17 Charlotte Street, Fitzroy Square, W.C.), if there is no available society near which does not meet in a public-house; but the clergyman should himself join either the Oddfellows or the Foresters, choosing by preference a court that does not meet in licensed premises, and one that admits juvenile members and (if possible) one that has a women's court in close connection with it. Even if this cannot be done, the objections to meeting in a public-house may be minimised by his presence, or he may be able to make arrangements for the court to be transferred to other quarters. In the latter case he must be careful that the new premises are at least as comfortable as the old, and that there is no chance of its being ejected soon after having moved in, or he will have done more harm than good. No one, however, who has realised the importance of the Friendly Societies would lightly upset their work in this way.

The actual getting of new members is probably best left to the officials or committee of the court; the special duty of the clergyman is to work for principles. He has special opportunities for educational and missionary work in this

direction. He can bring the matter before the children in the schools, canvass in his classes, explain the working of juvenile branches in his mothers' meetings, advertise the work in his magazine, distribute leaflets through his bank collectors, urge it (if necessary) when the banns are put up, and preach the duty of mutual help from the pulpit.

> The visible results of his efforts may possibly be small. A band of workers, who followed up every boy on leaving a certain London school, paid 513 visits in the course of eighteen months, with the result that thirty-five were persuaded to join juvenile Friendly Societies. This seems a small number, but if it is remembered that this means thirty-five families saved at any rate from the chance of extreme distress, it will be realised that it was well worth the trouble, especially as such efforts grow more effective the longer they are continued. As a result of a single visit to a school elsewhere to speak on the subject, ten boys joined. The reason of the success in this case was that one of the masters was a keen Forester, and the son of the secretary of the local juvenile court was in the school.

The same objection that can be made to slate clubs applies to clothing, boot, or coal clubs, which wind up every year. It does not at all

follow that a woman wants clothes, boots, or coals just at Christmas; if she is obliged to spend a fixed sum at a certain shop, she is sure to be persuaded to buy things she does not really want, whereas, if she had had the money, she would have brought back what was left after getting what she needed. Moreover, the habit of spending money at Christmas, or at holiday time, is only too prevalent, and should be discouraged rather than fostered; yet some mothers' meetings actually share out just before the annual treat! Such societies are a direct hindrance to real thrift, and are only made worse when exorbitant interest is given. Not even the most Socialistic reformers propose that all the poor should have 1d. in the shilling given them as an inducement to save, and to grant it in the case of a few has the additional disadvantage of being unfair. At best such clothing clubs are doing work which differs little from that of the tallyman, who always finds his best customers among the thriftless and bad managers. The clergy should carefully avoid the evils inherent in this system.

III

The second aim of the social worker in striving to prevent distress is to raise the whole standard of life among "the poor." The higher the scale

on which they live, the greater the elasticity in times of difficulty. Men on the verge of want cannot stand a short spell of misfortune; those who habitually live well can afford to go short for a much longer time.

But a higher standard of life does not merely mean feeding and dressing better; it involves the wider view of the world and the higher interests that are made possible by extended comfort. This is the great need of masses of men who are in a fair position as regards material welfare. It can only be met by the whole work of education in its widest sense, the most potent factor in which is religion. The Church in her parochial life seems to have special opportunities for advancing the attainment of this end in several ways.

On the home life of the people depends the strength of a people and the standard it accepts by which to live. On the mother chiefly depends the unity of the family and the ideals of the home. It is nearly always a bad sign when married women are found to be working. It almost invariably means that the family ties are weak, that the man is idle and frequently "out of work," seeing no necessity to earn more than will keep himself, while the woman does the same for herself, and the children give just what covers their board and lodging. The family thus tends

to reduce itself to an aggregation of units living together for mere convenience, and to revert to savage conditions of life and morals. Apart from the inevitable neglect of the children and the house where married women work, and the fact that it pulls down the whole labour market for women, it is a sign of a moral lowering of the standard of life, and the clergy should use every possible effort to discourage it. They should only in exceptional cases make efforts to get married women employment, and should reserve what work they know of, for widows or single women who have to earn their living, carefully explaining their action on every occasion in order to create or strengthen public opinion on the subject.

> As an example of an unfortunate state of things due, in part at least, to a neglect of this principle, the following case may be cited. Mrs. S. quarrelled with the women in the court where she lived so continually that at last their husbands set on her husband one Sunday afternoon. This was more than he could stand, so he left his wife, saying he would not come back to her till she got a room elsewhere. She refused to do so, however, as she was afraid of losing a washing connection that she had. Her husband was perfectly ready to support her by his earnings as a bootmaker, but she preferred

to be independent, boasting that she never let a child by a former marriage be a burden to him. "You see," said a reference who wished her well, "ladies give her jobs out of kindness, and encourage her." Without this "kindness" she might have been with her husband in better surroundings, instead of driving him off to a common lodging-house.

A great deal may be said for and against domestic service for girls. It is natural that they should wish for regular hours and the companionship of their friends, and right that they should cling to their homes. In the case of rough or undesirable homes, however, to go to service is the one chance that a girl has of raising her standard of life. In low-class districts this should be constantly kept before them as a way of improving their position. They may be spoken to in the schools on the subject, and before they leave their parents may be visited and its advantages pointed out. The clergy should be in touch with the local secretaries of the G.F.S., of the Metropolitan Association for Befriending Young Servants (the M.A.B.Y.S.), or similar provincial societies, and may often find that there are registries in the neighbourhood which are managed by ladies who take a keen personal interest in the girls with whom they have to deal.

> On making a class of girls in a school in a poor neighbourhood write a composition on "Why I should like, and why I should not like, to go to service," it was found there was a general impression that in service they would be treated cruelly, and have insufficient food and air. They obviously had in their minds the "general" in a "little place." The different nature of good service should be clearly explained to them.

A similar raising of the whole standard of life can be effected by apprenticeship. Here again the actual choosing of a trade is as a rule best left to the parents; the work of the Church is rather to create a sentiment as to the duty of putting children to good work that will enable them to better their conditions in later life, or, in the case of girls, to be more particular whom they marry, and to have a means of earning a decent living should they be left widowed. The difference between labouring work and that of a man with a trade can be impressed on boys at school. The folly of handicapping their whole future for the sake of a few shillings a week earned as a mere errand boy can be pointed out to parents, since by putting them to learn a trade they will nearly double their income for life even if they have to be content with less for a year or two. The evils of sacrificing their education and

their health by setting them to hard work out of school hours can be insisted upon; and in some cases, perhaps, parents can even be persuaded to keep them at school for a year beyond the age up to which attendance is enforced by law. It is by creating a strong public feeling in this way that the problems of chronic distress and vagrancy can be anticipated. The higher the standard of efficiency becomes among working men and women, the less becomes the distress not due to vice, and the fuller and richer become their interests and lives.[1]

Though the work of the Church is rather to uphold the standard of duty in this matter, where there are persons of sufficient experience, much can be done by the actual work of apprenticing. This is specially the case with cripples, and those for whom possible openings are few, or with widows who need to be supported while learning a trade; but often help can be given in ordinary cases by way of gift or loan to meet the necessary cost of industrial training.

Perhaps the greatest opportunity that working people have of raising their condition and that of

[1] Interesting information as to the conditions of employment of school children, and suggestions for taking advantage of the Employment of Children Act, 1904, can be obtained from the Committee of Wage-Earning Children. Secretary, Miss Adler, 6 Craven Hill, Hyde Park, W.

their children is by emigration. This of course can only be carried out in connection with carefully organised societies, and the chief difficulty is that of raising funds sufficient for the purpose. Applications for emigration usually come from persons in difficulties, who cannot contribute towards the cost more than a few pounds given by relations, or raised by the sale of the home. The special work that can be done in the parish, however, is to encourage people who have little opening at home to save enough to pay for the cost of their journey. Opinion is divided as to the value of emigration societies, and some think that the fact that passages are assisted has, in the long run, the effect of hindering the stream of colonists by making it unusual for men to go out independently. However this may be, their organisation would always remain most valuable in arranging matters, even if it were customary for their clients to pay their own expenses; and certainly a more general effort to prepare beforehand would be a sign of, as well as a stimulant to, an ambition for better things.

IV

The third way of raising the standard of life is by direct personal intercourse. The greater part of the remedies for distress consists in creating a

right sentiment of duty in social matters. It is just here that uneducated people fail, and the object of the helper who has had greater advantages in upbringing is to make men think. This must largely be done by personal effort and sympathy, by what, to distinguish it from the call of the inquirer or the almoner, is coming to be known as "friendly visiting."

A visitor who will call in this spirit will have great opportunities of helping to raise the ideals of those she visits.[1] She will be content to make her work support that of direct charitable effort by keeping it distinct. She can do much to improve the conditions of home-life by encouraging cleanliness, by speaking of the value of fresh air, by dispelling prejudice against vaccination, by explaining the wastefulness of pawning and dealing with the tallyman, by enlightening mothers on the proper feeding of infants and the harm of quack medicines, as well as by talking of Friendly Societies and of the need of putting children to good trades. This, of course, she can only do without offence if there is already some natural link between her and the person she visits; if, *e.g.*, she is collecting from her for a bank, if

[1] It is assumed that the visitor will be a woman, as it is obviously impossible for the clergy to undertake this work themselves in more than two or three cases at most.

she is a visitor from the school, or a teacher in the Sunday-school which her children attend, or if she is a manager of a club to which her daughter belongs. Otherwise her visit is an impertinence, and will be resented as such.

There is also an immense amount of work to be done by friendly visitors in seeing to the after care of the sick. It is not of much use to send a man for convalescent treatment only to return to the same bad conditions that caused his illness. There is a tremendous waste of effectiveness in hospital work, when people are sent home half cured, which might be prevented by the regular visits of a friend who would see that windows are kept open, proper food taken, instruments worn, and the doctor's advice followed. People will often apply for expensive surgical appliances for their children, which they put aside after one or two trials, because they complain that they are uncomfortable, when all that is wanted to save the child, perhaps from lifelong deformity, is a friendly visitor who will call from time to time to encourage them to persevere.

Often where relief would be useless, or even harmful, a cure can be effected by friendly visiting. Sickness may be due to unhealthy surroundings, poverty to bad management and readiness to rely on others; a man who wastes money on

drink may be kept straight by a friend, where a gift would only push him further down. When suffering is due to demoralisation, the cure lies in personal effort, not in alms. There is a great need of such a band of friendly visitors in connection with our hospitals and larger charities, to carry on the work that they begin, and watch it to its close.

> A beginning has already been made at some of the metropolitan hospitals, where trained almoners have been appointed to inquire into the cases of all applicants for out-patient treatment. The following example will illustrate the value of such personal work. A child was brought to a hospital suffering from rickets. The home was visited and found to be an underground room where the patient's blind parents lived. It was very dirty and stuffy, and there was no chance of the child's recovery under such conditions. The old people were found to be on the rates, and, by getting pressure brought to bear on them by the Guardians, they were made to move. The child thereby had a better chance of recovery at home, while in case it did not improve, a visitor could see that it was removed to the Poor Law infirmary to be properly looked after.

Here again the Church has a special opportunity. It is a great pity that district visitors are not trained to act in co-operation with the

larger charities. At present they are largely occupied with works of questionable benefit, such as sharing-out "provident" clubs, or with mere house-to-house visitation. They are, as a rule, suspected and disliked because they have no natural connection with those on whom they call, and being, for the most part, untrained, they are instinctively felt to be interfering.

On the other hand, if they were unmistakably experienced in life, and if they were working to back up the efforts of some charitable action by which they had already been brought into touch with those whom they visit, they would be an immense power for good. As having a place in the local life, they would know the district as no one else could, they would be able to attack social evils from several sides, and they would have special influence as being known and trusted.

Above all, as connected with the Church, they would be able to show a motive for their action, they would be able to appeal to the best instincts of those whom they are trying to help, and they would themselves have the strongest source of vigour and enthusiasm, as relying on Divine grace working in them.

CHAPTER VIII

CONCLUSIONS

In the preceding chapters we have considered the causes of distress, the principles on which its cure must be based, the best methods of prevention, and the special opportunities that the Church has in charitable work. It remains to consider the effect it has in turn upon the work of the Church.

I

As a matter of fact the two are intimately connected, and from this arises a double danger of false ideas in the minds both of the helper and of the helped, of which the consequences to religion are extremely serious.

Methods which rely on direct bribery are no doubt generally repudiated, but it is still largely prevalent. Occasionally, though rarely, it is openly acknowledged and justified. "I consider all means fair to get the children to our schools," said a mission worker; and her statement was corroborated by the mother of a child in a

neighbouring church school, who excused herself for having withdrawn it because "they told her of the boots and things it would get at Christmas." A clergyman has been known to boast of a reform he had instituted in the working of an endowed charity, which gave away loaves to six old women before service on Sunday, saying, "I made them stay till after the Litany!" More often, however, this spirit is veiled in conventional phrases which hardly disguised the real motive. "We only give to those of the household of faith," "We value the work of relief as a stepping-stone to higher things," "I don't believe in preaching to empty stomachs"—the mistake apparently being taken to consist, not in preaching to the stomach instead of the heart, but in the fact of its being empty.

Direct bribery of this sort is happily rare, but very frequently it exists subconsciously. Many, who would not try to gain adherents openly by material help, are nevertheless quite ready to use it when occasion offers. This is seen in distrust of secular and outside agencies, and regrets that "the advantages of civilisation are obtainable apart from religious bodies and people." Many men without ulterior motives in giving charitable help are unable to resist "the opportunity of saying something that might do them good,"

and some have even gone so far as to print religious exhortations on the back of grocery tickets!

Much of our philanthropy is tainted with this tradition. Instead of straightforwardly doing good works because they are good, and expecting men to come to church because it is a part of religion to worship God in common, we constantly hear men engaged in social experiments, "trying to get hold of boys or men." There is a continual undercurrent of complaint, when *e.g.* the value of clubs is discussed, that "they don't bring the men to church," that the members are "ungrateful, and won't do anything in return; only a small proportion come to the Bible class." There is, of course, no objection to organising clubs and societies with a higher and ulterior motive, if that motive is to strengthen and stimulate moral force, but this can only be done by making demands on the members; if they are used as a short cut to bring men to religion by cheap methods, they are bound to fail, both in their social and spiritual aims.

If the different natures of social and religious work are not clearly distinguished by the clergy, still less is it possible for the uneducated to discriminate between them. Relief and religion are inextricably confused in the minds of the

mass of the working people of England, with the result that both are suspected.

"They'll all be at me to ask what I got from you," said a woman in a disappointed tone, when told that nothing could be done unless she would give a reference to some one who would speak for her. "Oh yes, that's all they think the Church is for." "I pay rates and taxes for the Church, and when I'm ill I can't get anything from it," said another, who had three grown-up sons at home in full work. "She's a bad woman and deceives you," said a third, speaking of the last-mentioned woman; "she goes to the chapel." "I always go to church or to chapel, never to the Roman Catholics," said a disreputable woman, living with another who bore a notoriously bad character. "I've never had any difficulty before," said the wife of a man who preferred to drink his money instead of giving it to her, when she was advised to apply to the Guardians who could make him support her. "*What else is the Church for?*" Such stories might be indefinitely multiplied, and perhaps they do not prove much. More convincing is the fact that the use of religious language by applicants for help is in direct proportion to their unsatisfactoriness. The habit of canting, found universally among degraded classes, is perhaps the most painful feature in

their character; and even respectable people, in applying to a clergyman, will think it necessary to drag in irrelevant statements about going to church, or excuses for non-attendance.

In the case of the self-respecting it is more difficult to find out the extent to which they associate relief and religion, but the general contempt in which they hold district visitors, and the almost universal condemnation of mothers' meetings, seem to show that the same opinion of the work of the Church prevails among them.[1]

The result is that, except in the case of workers on whom a demand is made, the mass of the working classes are alienated from religion. Only where the people have risen to a class that is not visited or "got hold of," does religion begin to become a living thing.[2]

In spite of this there seems to be little attempt to dissociate relief from religion. Collections

[1] Out of seventeen persons, including a porter, a housemaid, a steward, a restaurant-manager, a paperhanger, a police-constable, a school teacher, an engineer, a furniture-remover, who were asked their opinions of mothers' meetings, three spoke decidedly in their favour, one gave a qualified approval of their work, and the rest unhesitatingly condemned them, either as centres of gossip or as a form of religious bribery.

[2] Abundant proof of this statement can be found in C. Booth's *Religious Influences of London*. In the North of England, where there are few people of leisure and parish workers of the almsgiving type are rare, a different state of things prevails.

are publicly announced for "the deserving poor"; the amounts received are published in the *Parish Magazine*, with accounts of all that is being done "for them," and this, with questionable taste, is actually distributed at their homes. Communicants' teas are announced, and can only be interpreted in one way by outsiders; the proportion of treats and prizes to attendance in Sunday-schools is about twenty-five times as great as that found sufficient in secular undertakings; and as long as such methods are in full swing it seems hopeless to try to get any other conception of the Church before the minds of the working classes. "You see," said a lady, speaking of a woman who, it was found, was living with a man not her husband, "she went to the vicar, and he thought she was one of our mothers, so he gave her some help." "Oh yes, the vicar came to see me," said a sick woman contentedly, "and he gave me a ticket." These two sentences fairly sum up what is practically the idea that clouds the whole horizon of Church work among clergy and people.

II

This can only be remedied by a thorough reorganisation of the charitable work of the Church, and by its administration by relief

committees. The principle is already recognised by the Prayer-Book, which orders that the alms for the poor shall be distributed by the vicar in conjunction with the representatives of the people, viz. the churchwardens; and the Rubric is further interpreted by Canon 84, which directs that the administration shall take place in the presence of the congregation, or of six chosen representatives. Such a body should be composed of representatives of all classes, and much of the actual administration might even be done by persons of the same station in life as those who are to be assisted.[1]

As the outcome of our considerations in Chapters II.–VII. it will be seen that six conditions are necessary to the effectual working of a relief committee.

It must act upon full information. This is only possible where the work is systematised. If an applicant for help is to have his case laid

[1] The pioneer in this work, as indeed of all modern ideas of charity, was Thomas Chalmers, whose system of relief committees in Glasgow did so much to establish the true principles of the work of curing distress. His writings should be carefully studied in order to understand the conceptions on which his system was based, as well as the causes which ultimately caused it to fall. An admirable *résumé* of his chief aims, told in words taken almost entirely from his writings, will be found in *Chalmers on Charity*. N. Masterman. Constable & Co., 1900.

before a committee, it is easy to point out that its members will require to know all the facts of the case. This is a thing men are accustomed to, and of which they see the reasonableness. To fill up a form and write down a statement seems unnatural if a person is simply asking for help; it is the ordinary thing if he wishes his petition laid before a body of men.

The committee must be prepared for sustained action, forethought, and co-operation. The united strength of several helpers is required for continuous work, and the committee must meet regularly once a week at least. The presence of several members will ensure a variety of suggestions, and prevent points and remedies being overlooked. The most experienced worker, if isolated, is sure at times to fail to think of quite simple ways out of the difficulty, while the least practical will often suggest some useful amendment to the proposals of others.

The committee must be composed of persons who have had some training both by study and guidance. Otherwise it will simply intensify the evils of ignorant action. The presence of a few experienced workers is sufficient if the others realise the need of learning. By the mere action of the committee experience will be gradually accumulated from success and failure.

The committee must have a definite policy. It must always have as its aim the cure, and not the mere relief of distress. It will probably have to refuse out-of-work cases, where there are no exceptional circumstances. Its relation to the action of the Poor Law must be carefully considered before it begins its operations, and real co-operation secured by strictly limiting the function of State relief and charity to their respective spheres.

The committee must be in touch with other agencies. It should wherever possible have a system of cross-representation with other societies, and see that its work does not overlap with theirs. To secure this, it will be necessary, if the work undertaken is more than insignificant, to have a trained secretary, who should be in close correspondence at least with the local branch of the Charity Organisation Society. There is an opening here for the creation of a most useful type of church worker, and one which might well fill a salaried post.

The committee should keep the work of prevention of distress well to the fore, and for this purpose there may well be a social sub-committee. This would arrange entertainments for the school children, and organise the various agencies in the neighbourhood to prevent the children trying

to get treats from several different religious bodies, in the disastrous way that is only too common. It could institute health lectures for mothers' meetings (and so do away with the dislike of them felt by most husbands), spread the knowledge of Friendly Societies, get girls to service, and keep in touch with them when gone out, push the work of savings-banks and country holidays, visit from the school to help the teachers in maintaining regularity and cleanliness, as well as undertake the more individual work of cases of moral difficulty and sickness, where it is most necessary to act wisely, and to unite all concerned in a firm line of action. For all this work the Church has special opportunities.

There are two objections to such a parochial relief committee. The first is the difficulty of the undertaking. If it is badly managed it is worse than useless, as it will foster the evil it is meant to cure. It is much to be feared that, until a far higher standard of knowledge in social matters, and of experience in the difficult work of the cure of poverty, than that possessed by the ordinary district visitor, is demanded of the volunteer Church worker, such a committee would be impracticable.

Again, if merely parochial, it would be in great

danger of leaving out of count all the work of Non-conformist and secular agencies. The Church is terribly isolated in her efforts, and acts habitually as if she were the only worker in the field. It would only be possible to avoid this evil and secure co-operation by an elaborate system of cross-references and registration, which would enormously increase the work of the secretary, and would be in constant danger of breaking down.

III

A better alternative method would be that the Church should concentrate her efforts in the parish on the easier and more hopeful work that the social sub-committee suggested above would undertake, and that relief should be taken in hand, on the lines laid down, by committees acting over larger areas, and including representatives from all bodies, whether Church, Non-conformist, or Secular. The Church would then give over her alms to this body to administer, as would also other religious organisations, and the whole would be applied to meet the needs of the suffering without respect to religious differences. Just because it is important for Christians who differ fundamentally on points of doctrine to keep rigidly separate in matters of worship and religious organisation, it is important that

they should co-operate on the neutral ground of social work, and on every occasion where no principle is sacrificed by so doing. Such a committee might cover the whole area of a village or country town; and in large cities the various wards of the different Poor Law unions might be conveniently taken as the spheres of operation.

There would be an enormous advantage in thus separating relief from religion. Even though administered by the same people, they would be acting in a different capacity. The applicants for help would not realise that the money came from the Church, and all temptation to hypocrisy would be removed. If once this heavy mass of obstruction were done away with, and the false conception of the Church's work were cleared from men's minds, the path would be open for the fulfilment of her true spiritual mission. Moreover, charity administered carefully, and based on the principles which we saw were those of Christ Himself, would by seeking the cure of distress in strengthening character, in time so raise the whole tone of a neighbourhood that religion would find a readier response to its appeal, and church-going would increase, not as a disagreeable duty necessary as a means of qualifying for social advantages, but as the expression of a deeper and better life.

In her social influence, too, the Church would

be strengthened. Where there is no suspicion of pauperising, competition and overlapping of agencies, instead of rivalling one another in demoralising, would seldom do harm, and would usually work to strengthen the moral sense. People would be far more ready to ask advice and far more straightforward; and the Church, in coming into real touch with the difficulties and ideals of masses of men, would cease to beat the air, and would get into grip with the real problems of life and conduct.

The clergy, set free from the actual administration of relief and all the detailed work that it involves, would be able to pursue their special work, first as learners and then as teachers. Their object would be, not to create ecclesiastical organisations, but to train men to take part in public work in the Christian spirit. They would watch the boys and girls growing up in the parish, and keep before them their future duties as citizens. They would impress on them that the work of the world in the next generation will fall on their shoulders, and that, while they are young, they must learn the Christian principles by which to guide their action. They would insist that in the work of the cure of distress, as in all work of serving our fellow-men, it is the moral factor that counts.

If this were done, the Church would be sending out a constant stream of men, not only as workers in the cause of charity and relief of distress, but trained to do their duty in all the many parts of civic life, as members of friendly societies, volunteer officers, rent collectors, nurses, friendly visitors, inspectors, civil servants, borough councillors, school managers and teachers, relieving officers and guardians, trustees of institutions, county councillors, members of Parliament; insisting on the necessity of thorough work, of diligence, of integrity and honesty, of self-sacrifice and devotion to others, of sympathy and humanity, of justice and civic duty—in short, of all the virtues in public service that are included in the true conception of Christian charity.

APPENDIX I

The following forms of Case-Papers for Relief Committees are suggested. The fuller form will probably be found simpler in the end.

Case No._____ *Date*_____ 190

*Surname*_____ *Address*_____ _____ *Floor.* *Time at Present Address*_____

Previous Addresses and Time at each _____

Assistance asked for_____

Christian Names	Married, Single, or Widow	Ages	Occupation. Children's School	Name and Address of Present (or Last) Employer	Time out of last Employ	Cause of Leaving Employ	Weekly Income — Full Work s.	Weekly Income — Full Work d.	Weekly Income — Present s.	Weekly Income — Present d.

No. of Rooms occupied_____

Weekly Rent_____

Rent due (if any)_____

Other Debts_____

Amount of Pawn-Tickets_____

Club or Benefit Society_____

Trade Society_____

What near Relations_____

Relations able to assist_____

Relief from: Parish_____ Charitable Persons_____ Club or Benefit Society_____ Relations_____

Total from all Sources . .

References_____

Statement of *_____ showing (1) how the family are at present obtaining a living; and (2) in what manner applicant thinks they can be permanently benefited, &c.

* Here insert member of family applying.

[Please turn over, and continue the applicant's statement on the other side.

Heads of Information, Dated and Numbered as above			Report
Date		No.	

N.B.—All Reports are to be considered as confidential.

Insert at pa

Th found simpler in the end.

*ate*_____190

*at Present Address*_____

CHRISTIA	LEAVING PLOY	WEEKLY INCOME			
		Full Work		Present	
		s.	*d.*	*s.*	*d.*
No. of Room					
Weekly Rent					
Rent due (if					
Other Debts					
Amount of P	ources . .				

References_____

Statement of ks they can be permanently benefited, &c.

_____

applicant's statement on the other side.

*No.*_____

*Date*_____

Assistance asked for_____

Names of Parents in full, and ages_____

Address and how long at_____

Previous Address and how long at_____

Occupation, Earnings, and Employers_____

Decision.

Rent_____

Number of Rooms occupied_____

Insurance and Clubs_____

Dependent Children_____

Adult Children and Earnings_____

State, if known to

Poor Law_____

Clergy or District Visitor_____

Any other Society_____

Remarks_____

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APPENDIX II

The following list of books makes no pretension to being complete. It consists rather of works which will be found useful for those who are engaged in practical administration of relief. They are for the most part quite simple, and might well form a small library to be kept in the vestry for lending to parish workers and others who are interested in social questions.

"Rich and Poor." Mrs. Bernard Bosanquet. Macmillan & Co. 3s. 6d. net.

"Friendly Visiting Among the Poor." Mary E. Richmond. Macmillan & Co. 4s. 6d. (American).

"The Annual Charities Register and Digest," with an introduction on "How to Help Cases of Distress." Longmans & Co., for the Charity Organisation Society. 5s. net.

(This is a work of reference rather than a book to read. It contains a classified register of nearly all the Charitable Institutions of England, excluding those known to be *malâ fide*, with articles written by experts on nearly every branch of work for the improvement of the condition of the poor.)

"Occasional Papers of the London Charity Organisation Society." Series I. and II. (III. in progress). 2s. 6d.

(Short papers on Charitable Work and Workers, Organisation, Medical Reform, Thrift, the Unemployed, the Poor Law.)

"Three Lectures on the English Poor Laws." Sophia Lonsdale. King & Co. 1s.

"Spending and Saving." Alfred Pinhorn. Cassell and Co. 1s.

(A short primer of Thrift and guide to Friendly Societies. Specially suitable for school teachers, &c.)

"Chalmers on Charity." By F. Masterman. Constable & Co. 7s. 6d.

"Our Common Land, and other Short Essays." Octavia Hill. Macmillan & Co. 3s. 6d.

"Provident Societies and Industrial Welfare." E. W. Brabrook. Blackie & Son. 2s. 6d.

"The Old Poor Law." By F. C. Montague. Charity Organisation Society, 15 Buckingham St., W.C. 6d.

"Capital, Labour, and Trade and the Outlook." Margaret Benson. S.P.C.K. 2s. 6d.

"District Visiting." Margaret Sewell. S.P.C.K. 1d.

"Providence or Pauperism." Rev. W. E. Chadwick. S.P.C.K. 2d.

"The Assistance of School Children." Sonnenschein and Co. 2s. 6d.

Useful leaflets on housing and sanitary laws can be obtained from the Secretary of the Mansion-House Council on the Dwellings of the Poor, 31 Imperial Buildings, Ludgate Circus, E.C.

Papers on the proper feeding of children are issued by the Belgrave Hospital for Children, Clapham Road, and in some cases by Borough Councils.

Useful papers on the laws of health and domestic economy are published by the National Health Society, 53 Berners Street, W., which also arranges lectures and "homely talks" for mothers' meetings, clubs, &c.

Cards and leaflets dealing with the care and prevention of consumption are circulated by the National Association for the Prevention of Consumption, Central Office, 20 Hanover Square.

The National Union of Women Workers, 59 Berners St., W., also publish short tracts on "Approved Methods of Thrift," "Hints to District Visitors," &c.

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